

EXHIBIT 3

From: Leonard Momotok <leonard4m@gmail.com>
Sent: Sunday, July 22, 2012 3:04 AM
To: Leonard Momotok <leonard4m@gmail.com>
Subject:

Question #1: In what city was your high school? (Enter full name of city only.)

Answer: sarny

Question #2: What was the first name of your first manager?

Answer: [REDACTED]r

Question #3: What was the name of your first pet?

Answer: sarnyt

Question #4: What is your paternal grandfather's first name?

Answer: sarnye

\$spx

[Olehbosiu](#) [REDACTED] oleh12345 verify [REDACTED] troskovets
 050 5679810 10-31-67 PASP ET195631 zip02099
 Rosijska 31/160

Velrostyslav ros12345 verify [L4m@gmail.com](#) [REDACTED] 4993

E trade L4m s.....4..2 1866 746 5338 ext 0256 Robert Chapdelaine
 P 8645 customer serv 800 387 2331

L9m st00 phone32.2
 Ameritrade Acc [REDACTED] 2779

Andrey Momotok
 [REDACTED] 1979
 SSN: [REDACTED] 7630

Bank of America
 Routing#: [REDACTED] 0024
 Account#: [REDACTED] 2460 (Growth Money Market Savings) other account [REDACTED] 3684
 DL # [REDACTED] *212PQ ex 10/18/2011
 L2m s00tucco At what hospital were you born? S...yn Your new Schwab One Brokerage account number is [REDACTED]
 3160.

509 585-1145

1711 W 40th Ave
 Kennewick, WA 99337

TiSport LLC
 2701 West Court Street
 Pasco, WA 99301

Address

Citibank, N.A. (New York Branch)

111 Wall St, 19th floor, New York, NY, 10043, United States

SWIFT BIC Code: CITI US 33

ABA Number: 021000089

Bank Account Name: Interactive Brokers UK Ltd.

Interactive Brokers UK Ltd. Bank account number at Citibank: [REDACTED] 6988

Wire Beneficiary Address: Interactive Brokers (U.K.) Ltd, One Carey Lane, Fifth floor, London, England, EC2V 8AE, United Kingdom

For further benefit to: [REDACTED] 4463 / Oleh Bosiuk

Questions DOB [REDACTED]/1967 [REDACTED] 4463 bosiuk321 b3....1

All kiev + last letter

CIM b3....1 S...C011

Manufacturing ice cream making

Cim st...011 [REDACTED] 41 22 818 5369 PS
 B3....1T79HJFLGGJGKJOIG;OIKJGKGKJGKJ

Tradestation [REDACTED] 7799 acct bosiuk31 oleh15 all kiev and last 800 822 0512

[REDACTED] 79810 10-31-67 PASP ET195631

[REDACTED] oleh12345 verifiy [REDACTED] troskovets

050 5679810 10-31-67 PASP ET195631

Rosijska 31/160 zip02099 Kiev DOB 10/31/1967

Phone 095 767 4993 IB Rostik321 ros12345 all lutsk plus last letter mail velrostyslav
 ros12345

095 916 9842 ros sent

[REDACTED] 8944 Date of birth [REDACTED]-1970 [REDACTED] 1970 trotskovetss? Security device pin 3..2 for IB

Kvartal Holmogorskiy 35 Lugansk zip 91043

Phone 050 999 7791 real

Atm [REDACTED] 5603 exp 05-12 tree digit 529

Velrostyslav ros12345 veryfy L4m@gmail.com 38 095 767 4993 added for gmail

Tolia ss [REDACTED]-6549 Date of Birth [REDACTED]-1970 BA # [REDACTED] 9356

Address 4814 Metaline Ave, Kennewick WA 99336

Shabatall ps 4814todi wedding anywersary month april DL SHABAA*305NW

Schwab rostik ros15 # 9911-0875 phone 38 095 767 4993

**Kvartal Holmogorskiy 35 Lugansk zip 91043 Date of birth [REDACTED] 1970 [REDACTED]
1970 troskovetss?**

R J Construction Sovetskaya 22 415 667 8400

562 Lakeland plaza # 288, Cumming GA 30040 Rostyslav Velychko

Trade station [REDACTED] 7917

Lutsk e vedgetable

EXHIBIT 4



Online Account Application

Status: Account Opened

This section is for E*TRADE Securities use only

Type of account:
individual account

Prefix:
Mr.

Application ID: [REDACTED] 9403

Account features:
Margin account; applied for options trading

Name:
Andrey Momotok

Account: [REDACTED] 592

User Name: LEONARD4M

Between-investment fund:
E*TRADE Financial Extended Insurance Sweep Deposit Account

Suffix:

Source: S090501

Investment Objective:
Speculation

Mailing Address:
3421 Preston Pointe Way
Cumming GA 30041
United States

Annual Income:
\$50,000 - \$99,999

Citizenship:
US Citizen

Liquid Net Worth:
\$200,000 - \$499,999

Country of legal residence:
United States

Total Net Worth:
\$100,000 - \$499,999

Social Security:
[REDACTED] 7630

Investment Experience:
Excellent

Date of Birth:
[REDACTED] 1979

How often do you trade?
10+ trades per month

Employer:
Ti Sport LLC
2701 West Court Street Pasco, WA
99301 US

What is the purpose and expected use of the account?
Investment account with transfers for expenses

Occupation:
Other

Does anyone other than the account holder(s) have trading authorization over the account?
No

Employer a broker/dealer?
No

Director, or policy-making office of publicly-owned company?
No

10% shareholder of publicly-owned company?
No

This tax information will be used for IRS reporting.

Account Agreement.

I am of legal age to contract. I acknowledge that I have received, read, and agree to be bound by the terms and conditions as currently set forth in the E*TRADE Securities Customer Agreement as amended from time to time. I acknowledge that I have had the opportunity to read the Privacy Statement/Business Continuity. I ACKNOWLEDGE THAT E*TRADE

SECURITIES LLC DOES NOT PROVIDE INVESTMENT, TAX, OR LEGAL ADVICE OR RECOMMENDATIONS.

Under penalty of perjury, I certify that (1) My Social Security (or taxpayer ID) number shown on this form is my correct number and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding (cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return), and (3) I am a U.S. person (including a U.S. resident alien).

I understand that my name will be supplied to issuers of any securities held in my account so that I might receive any important information from them, unless I notify you in writing not to do so.

I acknowledge that securities held in my Margin account may be pledged, re-pledged, hypothecated, or rehypothecated for any amount due E*TRADE SECURITIES LLC in my account(s) or for a greater amount. I UNDERSTAND THAT THIS ACCOUNT IS GOVERNED BY A PRE-DISPUTE ARBITRATION CLAUSE CONTAINED IN SECTION 7 OF THE E*TRADE SECURITIES CUSTOMER AGREEMENT.

Account Agreement: AGREED Feb/03/2012

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

CONTINUE >

From: Leonard Momotok Fax: +1 (800) 580-0198

To:

Fax: +1 (866) 650-0003

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Explanation from Andrey Momotok
Account # [REDACTED] 0592

Please add my brother Leonid Momotok
as account co-owner

Thanks
Andrey Momotok
Call me if you have any questions [REDACTED]-3476

From: Leonard Momotok Fax: +1 (800) 580-0198

To:

Fax: +1 (866) 650-0003

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E*TRADE**REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT****IMPORTANT INFORMATION ABOUT PROCEDURES FOR CHANGING THE REGISTRATION OF AN EXISTING E*TRADE ACCOUNT.**

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you change the registration of an account to add a new owner, we will ask for that owner's name, address, date of birth, and other information that will allow us to identify him/her. We may also ask to see his/her driver's license or other identifying documents.

Please fill in your 8-digit E*TRADE Securities Account Number in the blanks provided:

			0	5	9	2	

1. NEW ACCOUNT TYPE (NOTARY SIGNATURE REQUIRED IF REMOVING A PARTY)

☐ **Individual Account**
One person owns the account.

Joint Account (choose only one):

☒ **Rights of Survivorship**
If one owner dies, his/her interest passes to surviving owners.

☐ **Tenancy in Common**
If one owner dies, his/her interest passes to his/her estate.

☐ **Community Property**
Equal ownership for married couples in AZ, CA, ID, LA, NV, NM, TX, WA, WI and PR.

☐ **Custodial Account**

Established by an adult for the benefit of a minor; cash account only. An account can have only one custodian.
UTMA = Uniform Transfer to Minors Act / UGMA = Uniform Gifts to Minors Act

State/Territory UTMA/UGMA Formed: _____

Date UTMA/UGMA Terminates: _____

2. ACCOUNT OWNER INFORMATION

Primary Account Owner (or minor if custodial account)		Co-Account Owner, If Applicable (or custodian if custodial account)	
<input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.		<input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.	
Name (first, middle initial, last) Andrey Momotok		Name (first, middle initial, last) Leonid Momotok	
Home Street Address (cannot be a P.O. box) 3421 Preston Pointe Way		Home Street Address (cannot be a P.O. box) 3421 Preston Pointe Way	
City, State, ZIP Cumming GA 30041		City, State, ZIP Cumming GA 30041	
Mailing Address (if different from above; P.O. box may be used) Same		Mailing Address (if different from above; P.O. box may be used) Same	
City, State, ZIP		City, State, ZIP	
Home Phone -3476	Business Phone	Home Phone 34-76	Business Phone
E-mail Address (required for account updates; refer to Section 4) Leonard4m@gmail.com		E-mail Address (required for account updates; refer to Section 4) Leonard4m@gmail.com	
Date of Birth (mm/dd/yyyy) /1979	Social Security Number/Tax ID Number 630	Date of Birth (mm/dd/yyyy) /1967	Social Security Number/Tax ID Number 1-8777
Employment Status <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self-employed* <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employment Status <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self-employed* <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed	
Employer TiSport LLC	Specific Occupation Supervisor	Employer R J General Maintenance	Specific Occupation Manager
Line of Business * (required for self-employed persons)		Line of Business * (required for self-employed persons)	
Business Street Address 2701 West Court Street		Business Street Address 3421 Preston Pointe Way	
City, State, ZIP Pasco, WA 99301		City, State, ZIP Cumming GA 30041	

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(10/11) REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT

From: Leonard Momotok Fax: +1 (800) 580-0198

To:

Fax: +1 (866) 850-0003

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Primary Account Owner (or minor if custodial account)	Co-Account Owner, if Applicable (or custodian if custodial account)
Are you employed by a registered broker-dealer, a securities exchange, or FINRA? <input type="checkbox"/> No <input type="checkbox"/> Yes (you must submit a compliance letter with this application)	Are you employed by a registered broker-dealer, a securities exchange, or FINRA? <input type="checkbox"/> No <input type="checkbox"/> Yes (you must submit a compliance letter with this application)
Are you an officer, director, 10% shareholder or policymaker of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____	Are you an officer, director, 10% shareholder or policymaker of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____
Do you have account(s) at other brokerage firms or mutual fund companies? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Full Commission <input type="checkbox"/> Discount (traditional)	Do you have account(s) at other brokerage firms or mutual fund companies? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Full Commission <input type="checkbox"/> Discount (traditional)

3. YOUR INVESTMENT PROFILE

Overall Investment Objective for This Account (choose only one)	Investment Experience	Annual Income	Approximate Net Worth (excluding primary residence)	Approximate Liquid Net Worth (cash, stocks, etc.)
<input type="checkbox"/> Capital preservation Minimize the potential for any loss of principal. <input type="checkbox"/> Income Provide current income rather than growth of principal. <input type="checkbox"/> Growth Increase investment value over time while accepting price fluctuations. <input checked="" type="checkbox"/> Speculation Assume the highest degree of risk for potentially higher returns.	<input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Good <input checked="" type="checkbox"/> Excellent	<input type="checkbox"/> \$0 - \$14,999 <input type="checkbox"/> \$15,000 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input checked="" type="checkbox"/> \$100,000 - \$199,999 <input type="checkbox"/> \$200,000+	<input type="checkbox"/> \$0 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input checked="" type="checkbox"/> \$100,000 - \$499,999 <input type="checkbox"/> \$500,000 - \$999,999 <input type="checkbox"/> \$1,000,000+	<input type="checkbox"/> \$0 - \$14,999 <input type="checkbox"/> \$15,000 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input checked="" type="checkbox"/> \$100,000 - \$199,999 <input type="checkbox"/> \$200,000 - \$499,999 <input type="checkbox"/> \$500,000 - \$999,999 <input type="checkbox"/> \$1,000,000+
How often do you trade? <input type="checkbox"/> 0-3 trades per month <input type="checkbox"/> 4-9 trades per month <input checked="" type="checkbox"/> 10+ trades per month	What is the purpose and expected use of the account? <input checked="" type="checkbox"/> Investment account with transfers for expenses <input type="checkbox"/> Professional asset management <input type="checkbox"/> Long term investment-occasional transfers for expenses <input type="checkbox"/> Savings for retirement <input type="checkbox"/> Other If other (please specify) _____			
Does anyone other than the account holder(s) have trading authorization over the account? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please complete and mail the Power of Attorney form. Click here to access the Power of Attorney form.				
Is your current account registered as a TOD account? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please complete and mail the Transfer on Death "TOD" Registration Request form. Click here to access the TOD form.				

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(10/1) REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT

4. ACCOUNT FEATURES

☒ "By checking this box, you are requesting to retain the Account Features previously selected for the account."

Earn Income on Your Uninvested Cash

Select only one of the following choices for the cash balance in your account. For current rates and other information, go to www.etrade.com/rates.

Taxable Income

- ☐ E*TRADE FINANCIAL Extended Insurance Sweep Deposit Account
(offers daily interest and FDIC insurance up to \$1,250,000)[†]
- ☐ Cash Balance Program
- ☒ JPMorgan Liquid Assets Money Market Fund-Morgan Class(Limited Availability)^{††*}

Tax-Exempt Income*

- ☐ JPMorgan Municipal Money Market Fund - E*TRADE Class Shares
(available only to applicants with a U.S. address)
- ☐ JPMorgan California Municipal Money Market Fund - E*TRADE Class Shares
(available in CA only)
- ☐ JPMorgan New York Municipal Money Market Fund - E*TRADE Class Shares
(available only in CT, DC, FL, GA, NJ, NY, OH, PA and VA)
- ☒ JPMorgan Muni - Premier Class, JPMorgan CA Muni - Morgan Class & JPMorgan NY Muni - Morgan Class (Limited Availability)^{††}

Cash Management Features**

- ☐ E*TRADE Complete Platinum Visa Debit Card
- ☐ Free Check Writing

[†] If you select the E*TRADE FINANCIAL Extended Insurance Sweep Deposit Account ("ESDA"), we will mail you a copy of the ESDA Account Agreement and the ESDA Rate & Fee Schedule, which can also be found at www.etrade.com/esda. If you do not check a box, you automatically will be enrolled in the ESDA. You may change your selection at any time.

The ESDA is a cash sweep option for E*TRADE Securities brokerage accounts. When the ESDA is designated as the sweep option for your brokerage account, available cash balances in your brokerage account are automatically deposited in bank accounts at up to five depository institutions (each a "Program Bank"), with deposits at each Program Bank insured by the FDIC for up to \$250,000, resulting in total FDIC insurance coverage for cash in your ESDA account of up to \$1,250,000. Any amount in excess of \$1,250,000 will not be covered by FDIC insurance. You also should include other accounts you hold in the same title and capacity at any of the Program Banks in calculating FDIC insurance coverage limits, because coverage limits are set per customer across all accounts. For more information regarding FDIC insurance coverage limits, please visit www.fdic.gov.

^{††} This sweep option is only available to the following persons: (i) customers with \$10 million or more in E*TRADE Securities brokerage accounts; (ii) clients of investment advisers that have aggregate discretionary assets of \$10 million or more in E*TRADE Securities brokerage accounts; and (iii) advisory clients of affiliated investment advisers. Qualified customers should call us at 1-800-ETRADE-1 upon account opening to sign up for this option.

* If you choose a money market fund, we will mail you the fund prospectus. You can also see a prospectus online at www.etrade.com/prospectus. E*TRADE Securities LLC receives compensation in connection with the purchase and holding of mutual fund shares by its customers. For more information regarding these payments, please go to www.etrade.com/prospectus.

** A one-time, \$1,000 minimum balance must be satisfied for first-time debit card and checkbook orders. Subsequent debit card and checkbook orders will not require a minimum balance.

Receive Your Account Documents Online

For your convenience, account documents such as monthly statements and trade confirmations will be delivered to you via a secure online file cabinet instead of by mail. We will notify you at the primary authorized person's e-mail address provided in section 2 whenever a new document is available.

This feature is provided automatically, unless declined below.

I would prefer to receive the following items by U.S. mail:

- ☐ Monthly statements
- ☐ Trade confirmations
- ☐ Prospectuses
- ☐ Corporate reports, proxies, and reorganization notices

You must provide your e-mail address in section 2 to receive electronic account documents.

You may change your delivery preferences at any time. With respect to documents you elect to receive electronically, you agree to all the terms of section 13 of the E*TRADE Securities Customer Agreement at www.etrade.com/custagree.

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(10/11) REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT

From: Leonard Momotok Fax: +1 (800) 680-0198

To:

Fax: +1 (866) 650-0003

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5. SIGN AND DATE APPLICATION

I am of legal age to enter into this contract. I acknowledge that I have received, read, and agree to be bound by the terms and conditions as currently set forth in the E*TRADE Securities Customer Agreement and as amended from time to time. The E*TRADE Securities Customer Agreement is available online at www.etrade.com/custagree or by calling 1-800-387-2331. I ACKNOWLEDGE THAT E*TRADE SECURITIES DOES NOT PROVIDE INVESTMENT, TAX, OR LEGAL ADVICE. I understand that you will supply my name to issuers of any securities held in my account so that I might receive any important information regarding them, unless I notify you in writing not to do so.

I acknowledge I have been informed by E*TRADE Securities LLC, and that I understand, that securities products, such as stocks, bonds, options, mutual funds, and exchange-traded funds and other securities products and services offered by E*TRADE Securities are not insured by the FDIC, are not deposits or other obligations of, and are not guaranteed by either E*TRADE Bank c/o E*TRADE Financial Corporation, E*TRADE Savings Bank or any other bank, and are subject to investment risks, including the possible loss of the principal amount invested.

I acknowledge that I have read and agree to the Rate and Fee Schedule and the Account Agreement with E*TRADE Bank c/o E*TRADE Financial Corporation.

I UNDERSTAND THAT THIS ACCOUNT IS GOVERNED BY A PREDISPUTE ARBITRATION CLAUSE. I acknowledge that I have received and read a copy of the E*TRADE SECURITIES CUSTOMER AGREEMENT which contains a pre-dispute Arbitration Agreement at Section 8.

I hereby authorize E*TRADE Securities LLC to use my name and the information I have provided to it for the purpose of opening and maintaining an account with E*TRADE Securities LLC and for the purpose of providing me with the services of E*TRADE Securities LLC. I understand that E*TRADE Securities LLC may use my name and the information I have provided to it for the purpose of providing me with the services of E*TRADE Securities LLC. I understand that E*TRADE Securities LLC may use my name and the information I have provided to it for the purpose of providing me with the services of E*TRADE Securities LLC.

Andrey Momotok 12-5-12

Leonard 12-5-12

Andrey Momotok

Leonid Momotok

If this is a custodial account, we DO NOT require the minor's signature. An application signed by a minor will cause a processing delay.

Continued on next page
5(10/11) REGISTRATION CHANGE FOR COMPLETE
INVESTMENT ACCOUNT

From: Leonard Momotok Fax: +1 (800) 580-0188

To:

Fax: +1 (866) 650-0003

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E*TRADE**MARGIN BORROWING AND
OVERDRAFT PROTECTION APPLICATION**

A margin account gives you the flexibility to borrow from E*TRADE Securities using the assets in your account as collateral. Proceeds may be used to purchase additional securities, as overdraft protection, or for any other purpose.

NOTE: Non-custodial retirement plan accounts are not eligible for margin.

Margin transactions involve additional risks, including the risk that you could lose more money than you deposit in your account. For more information, including current margin interest rates and the FINRA Margin Disclosure Statement, visit www.etrade.com/margin.

See section 10 of the E*TRADE Securities Customer Agreement at www.etrade.com/custagree for more information about your responsibilities.

Please read and sign the Margin Disclosure Statement shown below if you wish to add Margin Borrowing and Overdraft Protection to this account.

Margin Disclosure Statement. E*TRADE Securities LLC and its clearing broker, E*TRADE Clearing LLC, are furnishing this statement to you to provide some basic facts about purchasing securities on margin and to alert you to the risks involved with trading securities in a margin account. Before trading stocks in a margin account, you should carefully review the margin agreement provided by us. Contact E*TRADE Securities regarding any questions or concerns you may have with your margin account(s). When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from your brokerage firm. If you choose to borrow funds from your firm, you will open a margin account with the firm. The securities purchased are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and as a result the firm can take action, such as issue a margin call and/or sell securities in your account, to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. These risks include the following.

You can lose more funds than you deposit in the margin account. A decline in the value of securities that are purchased on margin may require you to provide additional funds to the firm.

The firm can force the sale of securities in your account. If the equity in your account falls below the maintenance margin requirements under the law or the firm's higher "house" requirements, the firm can sell the securities in your account to cover the margin deficiency. You will be responsible for any shortfall in the account after such a sale.

The firm can sell your securities without contacting you. Some investors mistakenly believe that a firm must contact them for a margin call to be valid and that the firm cannot liquidate securities in their accounts to meet the call unless the firm has contacted them first. This is not the case. Most firms will attempt to notify their customers of margin calls, but they are not required to do so. However, even if a firm has contacted a customer and provided a specific date by which the customer can meet a margin call, the firm can still take necessary steps to protect its financial interests, including immediately selling the securities without notice to the customer.

You are not entitled to choose which security in your margin account is liquidated or sold to meet a margin call. Because the securities are collateral for the margin loan, the firm has the right to decide which security to sell to protect its interests.

The firm can increase its "house" maintenance margin requirements at any time and is not required to provide you with advance written notice. These changes in firm policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause the firm to liquidate or sell securities in your account.

You are not entitled to an extension of time on a margin call. Although an extension of time to meet margin requirements may be available to customers under certain conditions, a customer does not have a right to an extension.

I understand that my account, if approved, will be upgraded to a margin account. I acknowledge that securities held in my margin account may be pledged, repledged, hypothecated, or rehypothecated for any amount due E*TRADE Clearing in my account(s) or for a greater amount which E*TRADE Clearing, at its sole discretion, may deem necessary. I also acknowledge that my securities may be loaned to E*TRADE Clearing or loaned out to others and that E*TRADE Clearing may receive compensation in connection with lending my securities.

Andrey Momotok 12-05-12

Leonard Momotok 12-05-12

Andrey Momotok

Leonid Momotok

* If this is a Custodial Account, we DO NOT require the minor's signature. An application signed by a minor will cause a processing delay.

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(10/11) REGISTRATION CHANGE FOR COMPLETE
INVESTMENT ACCOUNT

From: Leonard Momotok Fax: +1 (800) 580-0198

To:

Fax: +1 (866) 650-0003

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OPTIONS TRADING APPLICATION

THIS APPLICATION IS OPTIONAL : Complete this form only if you would like to apply to add options trading capability to this account.

Visit www.etrade.com/options to learn more about the risks and rewards of options trading.

Options Activity

Select only one box. If no box is selected, you will be considered for Level One activity only.

<input type="checkbox"/> Level One: Write Covered Calls Custodial accounts will only be considered for Level One or Two activity.	<input type="checkbox"/> Level Two: Level One + Purchases/ Covered Puts	<input type="checkbox"/> Level Three: Level Two+ Spreads/Uncovered Equity Puts Level 3 accounts require you to sign the Margin Borrowing and Overdraft Protection form	<input checked="" type="checkbox"/> Level Four: Level Three + Uncovered Equity/Index Calls and Uncovered Index Puts Level 4 accounts require you to sign the Margin Borrowing and Overdraft Protection form
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Investment Objective for Options Trading (choose only one)

<input type="checkbox"/> Capital preservation Minimize the potential for any loss of principal.	<input type="checkbox"/> Income Provide current income rather than growth of principal.	<input type="checkbox"/> Growth Increase investment value over time while accepting price fluctuations.	<input checked="" type="checkbox"/> Speculation Assume the highest degree of risk for potentially higher returns.
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Marital Status <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed				Marital Status <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			
Number of Dependents (including self) <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other: _____				Number of Dependents (including self) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other: _____			
Options Investment Knowledge <input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Good <input checked="" type="checkbox"/> Excellent				Options Investment Knowledge <input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Good <input checked="" type="checkbox"/> Excellent			
Options Trading Experience <input type="checkbox"/> None <input checked="" type="checkbox"/> Covered calls <input checked="" type="checkbox"/> Covered puts <input type="checkbox"/> Purchases <input checked="" type="checkbox"/> Spreads <input checked="" type="checkbox"/> Uncovered calls <input checked="" type="checkbox"/> Uncovered puts				Options Trading Experience <input type="checkbox"/> None <input checked="" type="checkbox"/> Covered calls <input checked="" type="checkbox"/> Covered puts <input type="checkbox"/> Purchases <input checked="" type="checkbox"/> Spreads <input checked="" type="checkbox"/> Uncovered calls <input checked="" type="checkbox"/> Uncovered puts			
Years of Experience <input checked="" type="checkbox"/> Stocks: <u>10</u> yrs. <input checked="" type="checkbox"/> Bonds: <u>2</u> yrs. <input checked="" type="checkbox"/> Options: <u>8</u> yrs. <input checked="" type="checkbox"/> Futures: <u>2</u> yrs.				Years of Experience <input checked="" type="checkbox"/> Stocks: <u>12</u> yrs. <input checked="" type="checkbox"/> Bonds: <u>3</u> yrs. <input checked="" type="checkbox"/> Options: <u>7</u> yrs. <input checked="" type="checkbox"/> Futures: <u>2</u> yrs.			
Total Transactions per Year Stocks <input type="checkbox"/> 0-9 <input type="checkbox"/> 10-14 <input type="checkbox"/> 15-24 <input type="checkbox"/> 25-74 <input checked="" type="checkbox"/> 75+		Bonds <input type="checkbox"/> 0-9 <input type="checkbox"/> 10-14 <input type="checkbox"/> 15-24 <input type="checkbox"/> 25-74 <input checked="" type="checkbox"/> 75+		Options <input type="checkbox"/> 0-9 <input type="checkbox"/> 10-14 <input type="checkbox"/> 15-24 <input type="checkbox"/> 25-74 <input checked="" type="checkbox"/> 75+		Futures <input type="checkbox"/> 0-9 <input type="checkbox"/> 10-14 <input type="checkbox"/> 15-24 <input type="checkbox"/> 25-74 <input checked="" type="checkbox"/> 75+	
Average Transaction Size <input checked="" type="checkbox"/> 0-\$9,999 <input type="checkbox"/> \$10,000-\$24,999 <input type="checkbox"/> \$25,000+		Average Transaction Size <input checked="" type="checkbox"/> 0-\$9,999 <input type="checkbox"/> \$10,000-\$24,999 <input type="checkbox"/> \$25,000+		Average Transaction Size <input checked="" type="checkbox"/> 0-\$9,999 <input type="checkbox"/> \$10,000-\$24,999 <input type="checkbox"/> \$25,000+		Average Transaction Size <input checked="" type="checkbox"/> 0-\$9,999 <input type="checkbox"/> \$10,000-\$24,999 <input type="checkbox"/> \$25,000+	

Continued on next page

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(10/11) REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT

From: Leonard Momotok Fax: +1 (800) 580-0198

To:

Fax: +1 (866) 650-0003

Page 8 of 8 12/5/2012 2:43



OPTIONS TRADING APPLICATION

Special Statement for Uncovered Options Writers

There are special risks associated with uncovered options writing which expose the investor to potentially significant loss. Therefore, this type of strategy may not be suitable for all customers approved for options transactions.

- The potential loss of uncovered call writing is unlimited. The writer of an uncovered call is in an extremely risky position, and may incur large losses if the value of the underlying instrument increases above the exercise price.
- As with writing uncovered calls, the risk of writing uncovered put options is substantial. The writer of an uncovered put option bears a risk of loss if the value of the underlying instrument declines below the exercise price. Such loss could be substantial if there is a significant decline in the value of the underlying instrument.
- Uncovered options writing is thus suitable only for the knowledgeable investor who understands the risks, has the financial capacity and willingness to incur potentially substantial losses, and has sufficient liquid assets to meet applicable margin requirements. In this regard, if the value of the underlying instrument moves against an uncovered writer's options position, the investor's broker may request significant additional margin payments. If an investor does not make such margin payments, the broker may liquidate stock or options positions in the investor's account with little or no prior notice in accordance with the investor's margin agreement.
- For combination writing, where the investor writes both a put and a call on the same underlying instrument, the potential risk is unlimited.
- If a secondary market in options were to become available, investors could not engage in closing transactions, and an options writer would remain obligated until expiration or assignment.
- The writer of an American-style option is subject to being assigned an exercise at any time after he has written the option until the option expires. By contrast, the writer of a European-style option is subject to exercise assignment only during the exercise period.

It is expected that you read the Characteristics and Risks of Standardized Options booklet, which we have provided to you and can be found at www.etrade.com/optionsagree. In particular, please direct your attention to the chapter entitled Principal Risks of Options Positions. This statement is not intended to enumerate all of the risk entailed in writing uncovered options.

I agree not to enter into any options transactions until I have received, read, and understood the disclosure document entitled Characteristics and Risks of Standardized Options, which can be found at www.etrade.com/optionsagree. I am aware of the special risks and obligations of options trading. I have read, understood, and agree to be bound by the E*TRADE Securities options trading terms and conditions outlined in section 10 of the E*TRADE Securities Customer Agreement and as amended from time to time. The E*TRADE Securities Customer Agreement is available online at www.etrade.com/custagree or by calling 1-800-387-2331.

IMPORTANT: Section 8 of the Business Brokerage Application must also be signed in order for the account to be opened. You cannot use this application to upgrade an existing account. If you would like to add options trading capability to an existing account, please use the Margin/Option Account Upgrade Form, which can be found at www.etrade.com/forms.

Leonard Momotok 12-5-12

Leonard Momotok 12-05-12

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, and system performance.

The E*TRADE Financial family of companies provides financial services including trading, investing and related banking products and services to retail investors. E*TRADE Securities accounts are carried by E*TRADE Clearing LLC, Member NYSE/FINRA/SIPC. Securities products and services are offered by E*TRADE Securities LLC, Member FINRA/SIPC. E*TRADE Securities and E*TRADE Clearing and are separate but affiliated companies.

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REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR CHANGING THE REGISTRATION OF AN EXISTING E*TRADE ACCOUNT.

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you change the registration of an account to add a new owner, we will ask for that owner's name, address, date of birth, and other information that will allow us to identify him/her. We may also ask to see his/her driver's license or other identifying documents.

Please fill in your 8-digit E*TRADE Securities Account Number in the blanks provided:

0592

1. NEW ACCOUNT TYPE (NOTARY SIGNATURE REQUIRED IF REMOVING A PARTY)

<input type="checkbox"/> Individual Account One person owns the account.	Joint Account (choose only one): <input checked="" type="checkbox"/> Rights of Survivorship If one owner dies, his/her interest passes to surviving owners. <input type="checkbox"/> Tenancy in Common If one owner dies, his/her interest passes to his/her estate. <input type="checkbox"/> Community Property Equal ownership for married couples in AZ, CA, ID, LA, NV, NM, TX, WA, WI and PR.		
<input type="checkbox"/> Custodial Account Established by an adult for the benefit of a minor; cash account only. An account can have only one custodian. UTMA = Uniform Transfer to Minors Act / UGMA = Uniform Gifts to Minors Act State/Territory UTMA/UGMA Formed: _____ Date UTMA/UGMA Terminates: _____			

2. ACCOUNT OWNER INFORMATION

Primary Account Owner (or minor if custodial account)		Co-Account Owner, if Applicable (or custodian if custodial account)	
<input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.		<input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.	
Name (first, middle initial, last) Andrey Momotok		Name (first, middle initial, last) Leonid Momotok	
Home Street Address (cannot be a P.O. box) 3421 Preston Pointe Way		Home Street Address (cannot be a P.O. box) 3421 Preston Pointe Way	
City, State, ZIP Cumming GA 30041		City, State, ZIP Cumming GA 30041	
Mailing Address (if different from above, P.O. box may be used) Same		Mailing Address (if different from above, P.O. box may be used) Same	
City, State, ZIP		City, State, ZIP	
Home Phone -3476	Business Phone	Home Phone -34-76	Business Phone
E-mail Address (required for account updates; refer to Section 4) Leonard4m@gmail.com		E-mail Address (required for account updates; refer to Section 4) Leonard4m@gmail.com	
Date of Birth (mm/dd/yyyy) /1979	Social Security Number/Tax ID Number 630	Date of Birth (mm/dd/yyyy) /1967	Social Security Number/Tax ID Number -8777
Employment Status <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self-employed* <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employment Status <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self-employed* <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed	
Employer TISport LLC	Specific Occupation Supervisor	Employer R J General Maintenance	Specific Occupation Manager
Line of Business * (required for self-employed persons)		Line of Business * (required for self-employed persons)	
Business Street Address 2701 West Court Street		Business Street Address 3421 Preston Pointe Way	
City, State, ZIP Pasco, WA 99301		City, State, ZIP Cumming GA 30041	

Continued on next page

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(10/11) REGISTRATION CHANGE FOR COMPLETE INVESTMENT ACCOUNT

Primary Account Owner (or minor if custodial account)	Co-Account Owner, If Applicable (or custodian if custodial account)
Are you employed by a registered broker-dealer, a securities exchange, or FINRA? <input type="checkbox"/> No <input type="checkbox"/> Yes (you must submit a compliance letter with this application)	Are you employed by a registered broker-dealer, a securities exchange, or FINRA? <input type="checkbox"/> No <input type="checkbox"/> Yes (you must submit a compliance letter with this application)
Are you an officer, director, 10% shareholder or policymaker of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____	Are you an officer, director, 10% shareholder or policymaker of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____
Do you have account(s) at other brokerage firms or mutual fund companies? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Full Commission <input type="checkbox"/> Discount (traditional)	Do you have account(s) at other brokerage firms or mutual fund companies? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Full Commission <input type="checkbox"/> Discount (traditional)

3. YOUR INVESTMENT PROFILE

SECURITIES AND EXCHANGE COMMISSION REGULATIONS REQUIRE THAT WE COLLECT ALL OF THE FOLLOWING INFORMATION FROM ALL ACCOUNTS PLEASE INCLUDE COMBINED AMOUNTS FOR THE JOINT HOLDERS. FOR CUSTODIAL ACCOUNTS, PLEASE INCLUDE ALL ACCOUNTS OWNED BY THE CUSTODIAN.

Overall Investment Objective for This Account (choose only one)	Investment Experience	Annual Income	Approximate Net Worth (excluding primary residence)	Approximate Liquid Net Worth (cash, stocks, etc.)
<input type="checkbox"/> Capital preservation Minimize the potential for any loss of principal	<input type="checkbox"/> None	<input type="checkbox"/> \$0 - \$14,999	<input type="checkbox"/> \$0 - \$24,999	<input type="checkbox"/> \$0 - \$14,999
<input type="checkbox"/> Income Provide current income rather than growth of principal	<input type="checkbox"/> Limited	<input type="checkbox"/> \$15,000 - \$24,999	<input type="checkbox"/> \$25,000 - \$49,999	<input type="checkbox"/> \$15,000 - \$24,999
<input type="checkbox"/> Growth Increase investment value over time while accepting price fluctuations	<input type="checkbox"/> Good	<input type="checkbox"/> \$25,000 - \$49,999	<input type="checkbox"/> \$50,000 - \$99,999	<input type="checkbox"/> \$25,000 - \$49,999
<input checked="" type="checkbox"/> Speculation Assume the highest degree of risk for potentially higher returns.	<input checked="" type="checkbox"/> Excellent	<input type="checkbox"/> \$50,000 - \$99,999	<input checked="" type="checkbox"/> \$100,000 - \$499,999	<input type="checkbox"/> \$50,000 - \$99,999
		<input checked="" type="checkbox"/> \$100,000 - \$199,999	<input type="checkbox"/> \$500,000 - \$999,999	<input checked="" type="checkbox"/> \$100,000 - \$199,999
		<input type="checkbox"/> \$200,000+	<input type="checkbox"/> \$1,000,000+	<input type="checkbox"/> \$200,000 - \$499,999
				<input type="checkbox"/> \$500,000 - \$999,999
				<input type="checkbox"/> \$1,000,000+

How often do you trade?	What is the purpose and expected use of the account?
<input type="checkbox"/> 0-3 trades per month <input type="checkbox"/> 4-9 trades per month <input checked="" type="checkbox"/> 10+ trades per month	<input checked="" type="checkbox"/> Investment account with transfers for expenses <input type="checkbox"/> Professional asset management <input type="checkbox"/> Long term investment-occasional transfers for expenses <input type="checkbox"/> Savings for retirement <input type="checkbox"/> Other If other (please specify) _____

Does anyone other than the account holder(s) have trading authorization over the account?

☐ Yes ☒ No

If yes, please complete and mail the Power of Attorney form
[Click here](#) to access the Power of Attorney form.

Is your current account registered as a TOD account?

☐ Yes ☒ No

If yes, please complete and mail the Transfer on Death "TOD" Registration Request form.
[Click here](#) to access the TOD form.

E*TRADE Securities LLC
PO Box 484
Jersey City, NJ 07303-0484

December 18, 2012

Andrey Momotok
3421 Preston Pointe Way
Cumming GA 30041

Account # [REDACTED] 0592
Social Security # [REDACTED] 7630

Dear Sirs,

Please make following changes to the accounts:

Please make Mr. Leonid Momotok as primary owner of the account,
instead of me, because from now on he will use the account.

Respectfully yours

Andrey Momotok *Andrey Momotok* 12-18-2012

Leonid Momotok *Leonid Momotok* 12-18-12

EXHIBIT 5

TO: gao

Schwab S3 Account : [REDACTED]-3160
Schwab S3 Application

Account Number: [REDACTED]3160

1 Account Information

Personal Information

Name: Andrey Momotok

Social Security/Tax ID: [REDACTED]-7630

Home/Legal Address: 1711 W 40th Ave

Date of Birth: [REDACTED]/1979

City, State, Zip: Kennewick, WA, 99337

Driver's License #: (WA), [REDACTED]12PQ,
Expires 10/18/2011

Business Address: [Not Entered]

Mother's Maiden Name: Bosuk

Mailing Address: 1711 W 40th Ave
Kennewick
WA
99337

Country of Citizenship: US

Home Telephone: [REDACTED]-1145

Country of Residence: US

Business Telephone: [Not Entered]

Alias: [Not Entered]

Email: Leonard2m@aol.com

Regulatory Information

Employment Status: employed

Employer Name: Manufacturing

Occupation: manager

Companies In Which You Are a Director, 10% Shareholder, or Policy-Making Officer: NONE

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer: No

Your Schwab S3 Investment Profile

Marital Status: Single

Number of Dependents: 0

Annual Income: \$25,000 - \$49,999

Investment Experience: Limited

Liquid Net Worth: \$50,000 - \$99,999

Account Objective: Growth

TO: gao

2 Schwab S3 Features

Email Trade Confirmation: YES
Email Shareholder Documents: YES
Email Statements: YES
Margin Trading: YES
Subject to Tax Withholding: NO

Uninvested cash in your account will earn interest in accordance with the Schwab One interest feature. Read more

3 Account Funding

Funding method: WIRE

4 Agree To Terms

Account Agreement plus Terms and Conditions text on file within the Schwab's Content Management System based on the times listed below.

I, Andrey Momotok , consent to the Online Application Process at: 2011-04-01-21.40.23.761

I, Andrey Momotok , agree to the Application Agreement at: 2011-04-01-21.42.05.096

Submit Application: 2011-04-01 21:44:37.840862

See instructions below:

The client's consent and date/time stamp to the Schwab Terms and Conditions includes the Paperless Informed Consent. To view the text image of the Paperless Informed Consent, open the folder called "Paperless Informed Consent Text Image" by selecting "File" and "Open Folder" from the OnDemand menu. Once in this folder, you can search for this text image by date, document name, and document version.

For Charles Schwab Use Only

Source Code	Approved By EZPLSTAR	Print Name of Approver EZPLSTAR
Date Approved 04/01/2011	Indexing Codes	
Branch Office and Account Number		

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Schwab Bank Investor Checking™ Account Application

1 Existing Account Number and Primary Account Holder Tax Identification Number

Brokerage Account

TO: gao

Number : [REDACTED] 3160

Primary Account Holder SSN/Tax ID : [REDACTED] 7630

2 Existing Account Holder Information**Holder****Other Holder**

Name : Andrey Momotok
 Home/Legal Address : 1711 W 40th Ave
 City, State Zip : Kennewick, WA, 99337
 Years at Home : [Not Entered]
 Address : [Not Entered]
 Previous Address : [Not Entered]
 :
 Home Phone : [REDACTED] 1145
 Email Address : Leonard2m@aol.com
 Date of Birth : [REDACTED]/1979
 Country of Legal Residence : US
 Country of Citizenship : US
 Driver's License : [REDACTED]*212PQ
 DL Issue State : WA
 DL Expire Date : 10/18/2011
 Employment : employed
 Employer : Manufacturing
 Occupation : manager

3 Investor Checking Features

Schwab Bank Bill Pay : Activate
 Subject to Tax Withholding : NO

4 Fund Your Account

Method : One Time Transfer from Schwab One Account
 Amount : \$1.00

5 Schwab Bank Investor Checking TM Account Terms**Tax Payer Identification Back-up Withholding Certification**

By signing below, I certify under penalty of perjury that (1) the number shown on this application is the correct taxpayer identification number for this account; (2) I am not subject to back-up withholding because (a) I am exempt from back-up withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to back-up withholding; and (3) I am a U.S. person (including a U.S. resident alien). (I understand that if I have been notified by the IRS that I am subject to back up withholding as a result of foreign dividend or interested underreporting and I have not received a notice from the IRS advising me that back up-withholding is terminated, I must strike out or cross out the information contained in item 2 above.

By signing below I/we agree to terms consenting-- I/we also authorize the changes to my Cash Feature as described in this application and linking of my/our Brokerage account to my/our Investor Checking account in

TO: gao

According with the --attached-- Linking Authorization.

I/we understand that the IRS does not require my/our consent to any provision of this document other than the certification required to avoid backup withholding.

Account Agreement plus terms and Condition text on file within Schwab's Content Management Systems base on the times listed below.

Account Holder

I consent to the Account agreement at : 2011-04-01-21:42.05.096

I agree to Schwab Terms and Conditions at : 2011-04-01-21:40.23.761

Submit Application : 2011-04-01 21:44:37.840862

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EXHIBIT 6

Reset Form



Account Modification Form

PO Box 2760 • Omaha, NE 68103-2760
Fax: 866-468-6268

Individual Retirement Accounts (IRAs) are not eligible to add a Co-Owner. Nonresident Alien Account Owners are only eligible for Joint Tenants with Rights of Survivorship (JTWROS) accounts. If you have additional questions, please visit our Web site at www.tdameritrade.com or call us at 800-669-3900.

1. ACCOUNT MODIFICATION

- ☒ Add a Co-Owner. (Please choose one account type.)
- ☒ Joint Tenants with Rights of Survivorship (JTWROS). If a Joint owner dies, his/her interest passes to the other Account Owner.
 - ☐ Community Property, AZ, CA, ID, LA, NM, NV, TX, WA, WI residents only (spouses only).
 - ☐ Tenants in Common - ___ % Owner ___ % Co-Owner (50/50, unless otherwise noted). If a Joint owner dies, his/her interest passes to his/her estate.
 - ☐ Tenants by the Entireties - If a Joint owner dies, his/her interest passes to the other Account Owner (spouses only).
- ☐ Remove Co-Owner. Please complete Section 2. Do not sign in Section 7, and please only sign in Section 8. If the account has margin and/or options privileges, please complete Sections 5 and 6. **This form must be Notarized or have a TD Ameritrade Branch Stamp.** We can accept mailed or faxed copies. Note: The primary Account Owner cannot be removed from the account.

2. ACCOUNT OWNER/CURRENT ACCOUNT INFORMATION

Account Number to be modified:

2779

Full Legal Name:

Andrey Momotok

Please specify if you are:

☐ Unemployed ☐ Retired ☐ Homemaker ☐ Student ☐ Self-Employed

Source of Income (if retired or unemployed):

Employer Name:

TiSport LLC

Occupation:

Supervisor

Type of Business:

Production of medical equipment

Employer Street Address:

2701 West Court Street Pasco, WA 99301

City:

Pasco

State:

WA

ZIP Code:

9 9 3 0 1



3. ACCOUNT CO-OWNER INFORMATIONFull Legal Name: **Leonid Momotok**Date of Birth: (MM-DD-YYYY) **1 9 6 7**U.S. Social Security Number: (SSN) **8 7 7 7**

Are you the Account Owner's spouse?:

☐ Yes ☒ No

Marital Status:

☐ Single ☒ Married ☐ Divorced ☐ Widowed

Home Address:

(no PO Box or mail drop) **3421 Preston Pointe Way**

City:

Cumming

State:

Georgia

ZIP Code:

3 0 0 4 1

Mailing Address:

(if different from above) **Same**

City:

State:

ZIP Code:

Primary Phone:

3 4 7 6

Secondary Phone:

Fax Number:

Email Address (required for electronic delivery of your account statement and trade confirmations):

Leonard2m@aol.com

Please specify if you are:

☐ Unemployed ☐ Retired ☐ Homemaker ☐ Student ☐ Self-Employed

Source of income (if retired or unemployed):

Employer Name:

R J General Maintenance LLC

Occupation:

Type of Business:

Construction

Employer Street Address:

3421 Preston Pointe Way

City:

Cumming

State:

Georgia

ZIP Code:

3 0 0 4 1☐ Check here if you are NOT a U.S. citizen.

Country of citizenship:

United States

Non-U.S. citizens*: Do you hold a current U.S. immigration visa?

☐ Yes ☐ No

Specify visa type:

Expiration:

*Nonresident aliens must submit an original Form W-8BEN, a copy of a current passport and a copy of a bank or brokerage statement. If a U.S. address is listed, then attach a signed letter of instruction explaining why you have a U.S. address.

4. AFFILIATIONSCheck here if the ☐ Account Owner ☐ Account Co-Owner, any member of their immediate families, personal or business associates is a senior political figure (SPF). Specify the name of the SPF, political title, relationship to Account Owner/Co-Owner, and country of office:Check here if the ☐ Account Owner or ☐ Co-Owner is a director, 10% shareholder, or policy-making officer of a publicly traded company. Specify the company ticker symbol, name, address, city, and state:Check here if the ☐ Account Owner or ☐ Co-Owner is licensed or employed by a registered broker/dealer, securities exchange, or member of a securities exchange. We must receive a compliance letter along with this application.**5. CURRENT MARGIN TRADING PRIVILEGES**If you are adding a Co-Owner to an account that already has margin privileges, the account will need to be re-reviewed for margin privileges. Please complete all of the information below. If any of the fields are left blank, there may be a delay in processing your request. **Note:** Duplicate like-titled margin accounts are not permitted.If choosing or adding to a Tenants in Common account, the Account Owner and Co-Owner must complete separate fields below; all other account types may combine amounts if desired. **All qualified accounts are opened as margin accounts.** A margin account allows you to borrow from TD Ameritrade against certain securities as your collateral. A decline in the value of your securities may require you to provide additional funds, or force the sale of securities in your account. Selling short can expose you to potentially unlimited risk. To learn more about the potential benefits of margin borrowing and the associated risks involved, read the Margin Account Handbook.☐ Check this box to decline margin privileges.

Account Owner (combined information for joint accounts)

Annual Income:	<input type="checkbox"/> \$0-\$24,999	<input type="checkbox"/> \$25,000-\$49,999	<input checked="" type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$100,000-\$249,000	<input type="checkbox"/> \$250,000+
Approximate Net Worth: (not including residence)	<input type="checkbox"/> \$0-\$14,999	<input type="checkbox"/> \$15,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input checked="" type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$2,000,000+
Approximate Liquid Net Worth: (cash, stocks, etc.)	<input type="checkbox"/> \$0-\$14,999	<input type="checkbox"/> \$15,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input checked="" type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$2,000,000+

Account Co-Owner (only for use with Tenants in Common accounts)

Annual Income:	<input type="checkbox"/> \$0-\$24,999	<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input checked="" type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$250,000+
Approximate Net Worth: (not including residence)	<input type="checkbox"/> \$0-\$14,999	<input type="checkbox"/> \$15,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input checked="" type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$250,000+
Approximate Liquid Net Worth: (cash, stocks, etc.)	<input type="checkbox"/> \$0-\$14,999	<input type="checkbox"/> \$15,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input checked="" type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$250,000+

6. CURRENT OPTIONS TRADING PRIVILEGES

If you are adding a Co-Owner to an account that already has options trading privileges, the account will need to be re-reviewed for options trading. Please complete all of the information below. If any of the fields are left blank, there may be a delay in processing your request.

☐ Check this box to decline options privileges.

Account Owner

Number of Dependents: 0

Funds Available for Options Trading:	<input type="checkbox"/> \$0-\$1,999	<input type="checkbox"/> \$2,000-\$4,999	<input type="checkbox"/> \$5,000-\$19,999	<input checked="" type="checkbox"/> \$20,000-\$49,999	<input type="checkbox"/> \$50,000+
Years of Investment Experience:	<input type="checkbox"/> Less than 1	<input type="checkbox"/> 1-2	<input type="checkbox"/> 3-5	<input checked="" type="checkbox"/> 6-9	<input type="checkbox"/> 10+
Investment Knowledge:	<input type="checkbox"/> Limited	<input type="checkbox"/> Good	<input checked="" type="checkbox"/> Extensive	<input type="checkbox"/> Professional trader	
Average Transaction Size:	<input type="checkbox"/> Under \$1,000	<input type="checkbox"/> \$1,001-\$2,000	<input type="checkbox"/> \$2,001-\$5,000	<input checked="" type="checkbox"/> Over \$5,000	
Number of Transactions Per Year:	<input type="checkbox"/> Fewer than 10	<input type="checkbox"/> 10-19	<input type="checkbox"/> 20-49	<input checked="" type="checkbox"/> 50+	
Types of Transactions: (Check all that apply.)	<input checked="" type="checkbox"/> Stocks		<input type="checkbox"/> Bonds		<input checked="" type="checkbox"/> Options
What Are Your Options Investment Objectives? (Check all that apply.)	<input type="checkbox"/> Growth		<input checked="" type="checkbox"/> Speculation		<input type="checkbox"/> Income
					<input type="checkbox"/> Conservation of Capital
What Type of Activity Do You Plan to Conduct in Your Options Account?	<input type="checkbox"/> Tier 1 - Covered Write covered calls Write cash-secured puts	<input type="checkbox"/> Tier 2 - Standard Cash Purchase options Write covered calls Write cash-secured puts	<input type="checkbox"/> Tier 2 - Standard Margin Create spreads Purchase options Write covered puts Write covered calls Write cash-secured puts Requires Margin Account	<input checked="" type="checkbox"/> Tier 3 - Advanced Write uncovered options Create spreads Purchase options Write covered puts Write covered calls Requires Margin Account	

Account Co-Owner

Number of Dependents: 3

Funds Available for Options Trading:	<input type="checkbox"/> \$0-\$1,999	<input type="checkbox"/> \$2,000-\$4,999	<input type="checkbox"/> \$5,000-\$19,999	<input checked="" type="checkbox"/> \$20,000-\$49,999	<input type="checkbox"/> \$50,000+
Years of Investment Experience:	<input type="checkbox"/> Less than 1	<input type="checkbox"/> 1-2	<input type="checkbox"/> 3-5	<input checked="" type="checkbox"/> 6-9	<input type="checkbox"/> 10+
Investment Knowledge:	<input type="checkbox"/> Limited	<input type="checkbox"/> Good	<input checked="" type="checkbox"/> Extensive	<input type="checkbox"/> Professional trader	
Average Transaction Size:	<input type="checkbox"/> Under \$1,000	<input type="checkbox"/> \$1,001-\$2,000	<input checked="" type="checkbox"/> \$2,001-\$5,000	<input type="checkbox"/> Over \$5,000	
Number of Transactions Per Year:	<input type="checkbox"/> Fewer than 10	<input type="checkbox"/> 10-19	<input type="checkbox"/> 20-49	<input checked="" type="checkbox"/> 50+	
Types of Transactions: (Check all that apply.)	<input checked="" type="checkbox"/> Stocks		<input type="checkbox"/> Bonds		<input checked="" type="checkbox"/> Options
What Are Your Options Investment Objectives? (Check all that apply.)	<input checked="" type="checkbox"/> Growth		<input checked="" type="checkbox"/> Speculation		<input type="checkbox"/> Income
					<input type="checkbox"/> Conservation of Capital
What Type of Activity Do You Plan to Conduct in Your Options Account?	<input type="checkbox"/> Tier 1 - Covered Write covered calls Write cash-secured puts	<input type="checkbox"/> Tier 2 - Standard Cash Purchase options Write covered calls Write cash-secured puts	<input type="checkbox"/> Tier 2 - Standard Margin Create spreads Purchase options Write covered puts Write covered calls Write cash-secured puts Requires Margin Account	<input checked="" type="checkbox"/> Tier 3 - Advanced Write uncovered options Create spreads Purchase options Write covered puts Write covered calls Requires Margin Account	

7. ACCOUNT AGREEMENT

Under penalties of perjury, I certify (1) that the Social Security Number shown on this form is my correct taxpayer identification number, (2) that I am not subject to backup withholding and (3) that I am a U.S. person (including a resident alien); provided, however, if I am a nonresident alien as disclosed in this application, I do not certify that I am a U.S. person and I understand that I must submit a Form W-8BEN. If I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting, I must cross out (2) in this certification. I have received and read the Client Agreement, which is incorporated by this reference, that will govern my account. I agree to be bound by this Client Agreement, as amended from time to time, and request a cash and margin account to be opened in the name(s) set forth below. **The Client Agreement applicable to this brokerage account agreement contains predispute arbitration clauses. By signing this agreement, the parties agree to be bound by the terms of the agreement including the arbitration agreement located in Section 12 of the Client Agreement.** All securities, dividends, and proceeds will be held at TD Ameritrade Clearing, Inc. unless otherwise instructed. I understand that TD Ameritrade may obtain a current consumer or credit report to determine my eligibility, or continuing eligibility, for credit, or for other legitimate business purposes. Any decision by TD Ameritrade to extend credit may be based on information contained in a consumer or credit report, as well as the policies of TD Ameritrade and TD Ameritrade Clearing, Inc. I understand that non-deposit investments purchased through TD Ameritrade are not insured by the Federal Deposit Insurance Corporation (FDIC), are not obligations of or guaranteed by any financial institution, and are subject to investment risk and loss that may exceed the principal invested. **Important information about procedures for modifying an existing account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you modify an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also utilize a third-party information provider for verification purposes and/or ask for a copy of your driver's license or other identifying documents. I understand that TD Ameritrade may relate information regarding this account, including account delinquency and voluntary closures, to consumer or credit reporting agencies. Upon my request, TD Ameritrade shall inform me of each consumer or credit reporting agency from which they have obtained and/or reported my consumer or credit report. TD Ameritrade agrees to notify the consumer or credit reporting agencies if I dispute the completeness or accuracy of the information furnished by TD Ameritrade. By my signature below, I authorize TD Ameritrade to obtain consumer or credit reports for the name(s) set forth below. For Co-Owners who have been added to an existing options account: I have received and read the Client Agreement that will govern my account, and agree to be bound by it as currently in effect and as amended from time to time. I agree to abide by the rules of the listed options exchanges and the Options Clearing Corporation and will not violate current position and exercise limits. I am aware of the risks involved in options trading and represent that I am financially able to bear such risks and withstand options-trading losses. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

If removing a Co-Owner, do not sign this section. Sign Section 8.

<input checked="" type="checkbox"/> Account Owner's Signature: <u>Andrey Momotok Andrey Momotok</u>	Date: <u>12-05-2012</u>
<input checked="" type="checkbox"/> Account Co-Owner's Signature: <u>Leonid Momotok Leonid Momotok</u>	Date: <u>12-05-2012</u>
<input checked="" type="checkbox"/> Account Co-Owner's Signature: _____	Date: _____

8. SIGNATURES FOR REMOVING ACCOUNT CO-OWNER

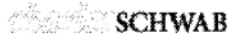
STOP HERE PLEASE! This document must be signed by both the Account Owner and the rescinding Account Co-Owner at the time of obtaining a Notary Stamp or TD Ameritrade Branch Stamp for each signature. Both signatures must have separate a Notary Stamp or TD Ameritrade Branch Stamp, or we will be unable to process your form.

<input checked="" type="checkbox"/> Account Owner's Signature: _____	Date: _____
Notary Stamp or TD Ameritrade Branch Stamp: _____	
<input checked="" type="checkbox"/> Rescinding Account Co-Owner's Signature: _____	Date: _____
Notary Stamp or TD Ameritrade Branch Stamp: _____	
<input checked="" type="checkbox"/> Rescinding Account Co-Owner's Signature: _____	Date: _____
Notary Stamp or TD Ameritrade Branch Stamp: _____	

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

EXHIBIT 7

From: Charles Schwab & Co., Inc. <online.service@schwab.com>
Sent: Friday, February 3, 2012 8:12 PM
To: Leonard4m@gmail.com
Subject: Wire Request Confirmation



February 03, 2012

Wire Request Confirmation

Account ending in 160

Dear Schwab Customer,

We have received your request to wire funds from your Schwab account. We may need to verify your wire instructions verbally before your wire can be completed. To check the status of your wire, connect to the Transfers & Payments tab on Schwab.com.

If you believe this information to be incorrect, please call 1-877-258-7774 to speak with a Schwab representative. Please do not reply to this e-mail.

Thank you for investing with Charles Schwab.

To read about Schwab's privacy policy, go to www.schwab.com/privacy.

To review SchwabSafe[®] and The Schwab Security Guarantee, use the following links:
www.schwab.com/schwabsafe
www.schwab.com/guarantee

NOTICE: All email sent to or from the Charles Schwab corporate email system is subject to archival, monitoring and/or review by Schwab personnel. (1210-7901)

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SEC-Momotek-E-0000555

EXHIBIT 8

From: Leonid Tovkach <tovkach2n@gmail.com>
Sent: Thursday, March 28, 2013 12:35 AM
To: Leonard4m@gmail.com
Subject: Fwd: New account application
Attach: NewAccountApplicationForm.pdf; Margin_Agreement_5-2005.pdf;
Options_Agreement_5-2005.pdf; ForeignAcctDueDiligence.pdf; W-8BEN.pdf

----- Forwarded message -----

From: **trade MONSTER Customer Service** <info@trademonster.com>
Date: Tue, Mar 19, 2013 at 4:49 PM
Subject: New account application
To: tovkach2n@gmail.com

Dear Leonid,

Here are the necessary documents to complete in order to open your new tradeMonster account from outside the USA.

The required documents are : Documents attached to the email.

1. New Account Form
2. Margin Account Agreement
3. Option Account Agreement
4. Foreign Due Diligence Form (located in the Form Repository under the Documents tab)

5. W-8ben (or valid United States Social Security Number)

Original needs to be mailed to

OM Securities LLC
10 S. Riverside Plaza
Suite 2050
Chicago, IL 60606

A copy of all documents can be submitted to tradeMonster via fax or email. [312-284-4775](tel:312-284-4775) or info@trademonster.com

6. We will also need a copy of a government issued photo Id

The process may take 2-3 weeks. We look forward to doing business with you.

Sincerely,

Sean

The information contained in this e-mail message is from OM Securities LLC and is intended only for the

SEC-Momotek-E-0004646

personal and confidential use of the recipients named above. If you are not the intended recipient, any further disclosure or use, dissemination, distribution, or copying of this message or any attachment is strictly prohibited. If you think that you have received this e-mail message in error, please delete the e-mail, and either e-mail the sender at the above address or notify us at our address. :CSID:Sean:

SEC-Momotek-E-0004647

EXHIBIT 9

SUMMARY INFORMATION FOR LEONID TOVKACH

CUSTOMER SUMMARY FOR LEONID TOVKACH

Title:	Leonid Tovkach
Applicant ID:	1938452
Type:	INDIVIDUAL
Legal Country:	Ukraine
Mailing Address:	3276 Buford Dr. Suite 104-155, Buford, GA, 30519, United States
E-mail Address:	tovkach2n@gmail.com
Primary user name:	tovkaC345
Employer:	Set/Unset Employer
Good-faith Review:	
RELATIONSHIP TO FORMER ML RISK COUNTRY - Applicant (Legal Residence/Mailing Address) Account Holder	
RELATIONSHIP TO OTHER JURISDICTION THAT MAY POSE INCREASED FRAUD RISK - Applicant (Legal Residence/Mailing Address) Account Holder	
RELATIONSHIP TO Non FATF COUNTRY - Applicant (Legal Residence/Mailing Address) Account Holder	

ACCOUNT SUMMARY FOR U1198348

U1198348

ID:	348 (VAN: 348)	Equity yesterday:	300/215 USD
Type:	Active Trader	Started:	23 Apr 2013
Activated Capabilities:	BOND OPT STK MRGN PMRGN	Approved:	19 Jun 2013
Status:	Open. Clearing Status	Opened:	19 Jun 2013
Phylum	C - Customer	Funded:	05 Jul 2013
Priority	LOW Change Priority	Closed:	
IB Entity:	IB-UK	Operator:	
Currency:	USD	Estate:	
TMS tickets	TMS sticky notes	Assign to ASG	Account Diagnostic

ACCOUNT APPROVAL DECISION

2013-06-19 16:32:24	DATE OPENED	DATE CLOSED
---------------------	-------------	-------------

Decision: Accepted (Initial)

Proclamations: I have reviewed and approved this account for portfolio margin, based on my review of all financial and investment information provided by the customer, and based on the fact that the account is eligible for uncovered option trading and has acknowledged receipt of and agreement with the Portfolio Margin Risk Disclosure.

Deciding User: smitman

Deciding Time: 19 Jun 2013 14:33:00 EDT

Initial Capabilities: BOND MRGN MULT OPT PMRGN STK

Deciding User: smitman
Deciding Time: 19 Jun 2013 14:33:00 EDT
Initial Capabilities: BOND MRGN MULT OPT PMRGN STK
Compliance Officer: mwahkvist
Compliance Time: 19 Jun 2013 06:03:15 EDT
Risk Officer: smitman
Risk Time: 19 Jun 2013 14:33:00 EDT

Additional Remarks:

ACCOUNT CAPABILITIES

Approved Capabilities	[BOND, MRGN, MULT, OPT, PMRGN, STK]
Activated Capabilities	[BOND, OPT, STK, MRGN, PMRGN]

ACCOUNT UPGRADE DECISIONS

No Upgrade Decisions yet

ADDITIONAL APPLICANT/REGISTRATION INFORMATION

APPLICANT INFO

Applicant ID: 1938452
US Tax ID: N/A
Country of Legal residence: Ukraine
Applicant Citizenship: Ukraine
State of Legal residence: N/A
Market Data Status: Non-Professional
Token Type: Bingo
Primary Phone: 7295
Mailing Address #: 3276 Buford Dr. Suite 104-155
Buford, GA 30519
United States
Currency/Rate: USD / 1.0
Marketing/Sales Info:
Assisted by: cust_srvc
Other info: Banner Ad

Change Applicant Information » |

INVESTMENT EXPERIENCE

	Years of Experience	# of Trades per Year	Knowledge Level
Stocks	6 - 10	> 100	Extensive
Options	6 - 10	51 - 100	Extensive
Commodities	0	0	0
Bond	5	26 - 50	Extensive
FX	0	0	0
CFD	N/A	N/A	0

FINANCIAL INFORMATION

Estimated Net Worth	100,001 - 250,000	Estimated Liquid Net Worth	100,001 - 250,000
Net Income	50,001 - 100,000	Sources of Funds (Other than regular income)	Sources Of Income
Total Assets	250,001	Accredited Investor for Private Placement?	No
		Invited to Private Placement?	No

Total Assets 250,001 Accredited Investor for Private Placement? No
Invited to Private Placement? No

INVESTMENT OBJECTIVES

Trading, Speculation

Edit Objective

DISCIPLINARY EVENTS

QUESTION	ANSWER	NATIVE ANSWER
Has the account holder ever been the subject of, or initiated, litigation, arbitration or any other type of dispute or settlement procedure with another broker or dealer?	No	N/A
Has the account holder ever been the subject of an investigation or proceeding by any commodities or securities exchange or regulatory authority or self-regulatory authority?	No	N/A

COMPLIANCE/REGULATORY INFORMATION

Is the account holder or any immediate family member who resides in the same household, registered as a broker-dealer or an employee, No
director or owner of a securities or commodities brokerage firm?

Add Broker-Dealer Affiliation >

MIFID
Retail

QUESTION	ANSWER	NATIVE ANSWER
Is the account holder a member of an exchange or an associated person, affiliated person or employee of an exchange member?	No	N/A
Is the account holder a member of a regulatory or a self-regulatory organization?	No	N/A
Is the account holder: i) a director; ii) a 10% shareholder; or iii) a policy-making officer of any publicly traded company? (Restricted or Controlled Stock)	No	N/A
Is exactly a registered financial advisor?	N/A	N/A
Accepted Futures Arbitration Agreement?	Yes	Yes

Edit Compliance Information > Change Arbitration Agreement >

APPLICANT ASSOCIATED ENTITIES

Personal Information for Mr. Leonid Tovkach (Account Holder)		show >
Hide all >		
US-ASCII Fields		
Name: Mr. Leonid Tovkach Entity ID: 17325761	Citizenship: Ukraine DOB: [REDACTED] 1958 City of Birth: [REDACTED] Drivers Lic #: [REDACTED] Alien ID: [REDACTED] Passport: [REDACTED] 9221(Ukraine) National ID: [REDACTED] has GreenCard: false Home Phone: [REDACTED] 507295	# of Dependents: 3 Marital Status: M Mother's Maiden Name: Gender: Male Occupation: Manager Employment Status: EMPLOYED Employer: R.J. Construction Employer Business: Construction Employer Address: 22 Sovetskaya Street Sarny, Rivno, 34503 Ukraine
Ownership percentage: 100.0 Detailed Ownership Information >	Residential Address: 33 Korolenko Street # 2 Sarny, 34503 Ukraine Mailing Address: 3276 Buford Dr. Suite 104-155 Ukraine	

Residential Address: 33 Korolenko Street # 2
Sarny, 34503
Ukraine
Mailing Address: 3276 Buford Dr. Suite 104-155
Buford, GA, 30519
United States

Business Nature Extended:
Country Mismatch Description:
Native Language Fields (Language code: en)
Citizenship: Ukraine
DOB: [REDACTED] 958
City of Birth: [REDACTED]
Drivers Lic #: [REDACTED]
Alien ID: [REDACTED] 221(Ukraine)
Passport: [REDACTED]
National ID: [REDACTED]
has Greencard: false
Home Phone: [REDACTED] 07295

Name: Leonid Tovkach
Entity ID: 17325761

of Dependents: 3
Marital Status: M
Mother's Maiden Name:

Gender: Male

Occupation: Manager

Employment Status: EMPLOYED
Employer: R J Construction
Employer Business: Construction
Employer Address: 22 Sovetskaya Street
Sarny, Rivno, 34503
Ukraine

Residential Address: 33 Korolenko Street # 2
Sarny, 34503
Ukraine
Mailing Address: 3276 Buford Dr. Suite 104-155
Buford, GA, 30519

Business Nature Extended:
Country Mismatch Description:

Change Info ▶ **Request Proof of ID and DOB** ▶ **Request Proof of Address** ▶ **Request Proof of SSN** ▶ **Mark as PEP** ▶ **Ownership History** ▶

Sessions:

User: [REDACTED] 345 ([REDACTED] 8348)

Active in TWS: Yes

Role: OWNER

Token Type: Bingo

Entry Remap
function
moved to User
Mgmt page

EXHIBIT 10

SUMMARY INFORMATION FOR ROSTYSLAV VELYCHKO

CUSTOMER SUMMARY FOR ROSTYSLAV VELYCHKO	
Title:	Rostyslav Velychko
Applicant ID:	1790314
Type:	INDIVIDUAL
Legal Country:	Ukraine
Mailing Address:	562 Lakeland Plaza # 288, Cumming, GA, 30040, United States
E-mail Address:	velostyslav@gmail.com
Primary user name:	rostik321
Employer:	Set/Unset Employer
Good-faith Review:	
RELATIONSHIP TO FORMER ML RISK COUNTRY - Applicant (Legal Residence/Mailing Address) Account Holder	
RELATIONSHIP TO OTHER JURISDICTION THAT MAY POSE INCREASED FRAUD RISK - Applicant (Legal Residence/Mailing Address) Account Holder	
RELATIONSHIP TO Non FATF COUNTRY - Applicant (Legal Residence/Mailing Address) Account Holder	

ACCOUNT SUMMARY FOR U1048944

U1048944

ID:	9944 (VAN: 9944)	Equity yesterday:	123,630 USD
Type:	Active Trader	Started:	26 Mar 2012
Activated Capabilities:	OPT STK MRGN PMRGN	Approved:	28 Mar 2012
Status:	Open. Clearing Status	Opened:	28 Mar 2012
Phylum	C - Customer	Funded:	03 Apr 2012
Priority	LOW Change Priority	Closed:	
IB Entity:	IB-UK	Operator:	
Currency:	USD	Estate:	
TMS tickets		Assign to ASG	
TMS sticky notes		Account Diagnostic	

ACCOUNT APPROVAL DECISION

2012-03-28 16:31:53	DATE OPENED	DATE CLOSED
---------------------	-------------	-------------

Decision: Accepted (Initial)

Proclamations:

Deciding User: ffalla

Deciding Time: 28 Mar 2012 10:11:31 EDT

Initial Capabilities: BOND FUT MRGN MULT OPT STK

Additional Remarks:

ACCOUNT CAPABILITIES

Initial Capabilities: BOND FUT MRGN MULT OPT STK

Additional Remarks:

ACCOUNT CAPABILITIES

Approved Capabilities	BOND, FUT, MRGN, MULT, OPT, PMRGN, STK
Activated Capabilities	OPT, STK, MRGN, PMRGN

ACCOUNT UPGRADE DECISIONS

All Requested Capabilities: BOND FUT MRGN MULT OPT PMRGN STK

Decision: Accepted

Proclamations: I have reviewed and approved this account for portfolio margin, based on my review of all financial and investment information provided by the customer, and based on the fact that the account is eligible for uncovered option trading and has acknowledged receipt of and agreement with the Portfolio Margin Risk Disclosure.

Deciding Officer: smitman

Deciding Time: 25 Apr 2012 10:05:54 EDT

Compliance Officer: frailla

Compliance Time: 24 Apr 2012 08:00:05 EDT

Risk Officer: smitman

Risk Time: 25 Apr 2012 10:05:54 EDT

Additional Remarks:

ADDITIONAL APPLICANT/REGISTRATION INFORMATION

APPLICANT INFO

Applicant ID: 1790314
 US Tax ID: N/A
 Country of Legal residence: Ukraine
 Applicant Citizenship: Ukraine
 State of Legal residence: N/A
 Market Data Status: Non-Professional
 Token Type: Bingo
 Primary Phone: 993
 Mailing Address #: 562 Lakeland Plaza # 288
 Cumming, GA 30040
 United States
 Currency/Rate: USD / 1.0
 Marketing/Sales Info:
 Assisted by: self
 Other info: Chat Room

Change Applicant Information »

INVESTMENT EXPERIENCE

	Years of Experience	# of Trades per Year	Knowledge Level
Stocks	> 10	51 - 100	Extensive
Options	5	26 - 50	Extensive
Commodities	2	26 - 50	Extensive
Bond	4	26 - 50	Extensive
FX	0	0	0
CFD	N/A	N/A	0

FINANCIAL INFORMATION

CFD N/A 0

FINANCIAL INFORMATION

Estimated Net Worth	250,001 - 500,000	Estimated Liquid Net Worth	100,001 - 250,000
Net Income	50,001 - 100,000	Sources of Funds (Other than regular income)	Sources Of Income
Total Assets	250,001	Accredited Investor for Private Placement?	No
		Invited to Private Placement?	No

INVESTMENT OBJECTIVES

Trading, Speculation

Edit Objective

DISCIPLINARY EVENTS

QUESTION	ANSWER	NATIVE ANSWER
Has the account holder ever been the subject of, or initiated, litigation, arbitration or any other type of dispute or settlement procedure with another broker or dealer?	No	N/A
Has the account holder ever been the subject of an investigation or proceeding by any commodities or securities exchange or regulatory authority or self-regulatory authority?	No	N/A

COMPLIANCE/REGULATORY INFORMATION

Is the account holder or any immediate family member who resides in the same household, registered as a broker-dealer or an employee, No
director or owner of a securities or commodities brokerage firm?

Add Broker-Dealer Affiliation >

MIFID

Retail

MIFID Category

QUESTION	ANSWER	NATIVE ANSWER
Is the account holder a member of an exchange or an associated person, affiliated person or employee of an exchange member?	No	N/A
Is the account holder a member of a regulatory or a self-regulatory organization?	No	N/A
Is the account holder: i) a director; ii) a 10% shareholder; or iii) a policy-making officer of any publicly traded company? (Restricted or Controlled Stock)	No	N/A
Is exactly a registered financial advisor?	N/A	N/A
Accepted Futures Arbitration Agreement?	Yes	Yes

[Edit Compliance Information >](#)
[Change Arbitration Agreement >](#)

APPLICANT ASSOCIATED ENTITIES

Hide all >

Personal Information for Mr. Rostyslav Velychko (Account Holder)		show >
US-ASCII Fields		
Name: Mr. Rostyslav Velychko	Citizenship: Ukraine	# of Dependents: 3
Entity ID: 13663261	DOB: 1970	Marital Status: M
Ownership percentage: 100.0	City of Birth:	Mother's Maiden Name:
Detailed Ownership Information >	Drivers Lic #:	Gender: Male
	Alien ID:	

Entity ID: 13663261
Ownership percentage: 100.0
Detailed Ownership Information >

DOB: [REDACTED] 970
City of Birth: [REDACTED]
Drivers Lic #: [REDACTED]
Alien ID: [REDACTED] 346(Ukraine)
Passport: [REDACTED]
National ID: [REDACTED]
has Greencard: false
Email: velrostyslav@gmail.com
Home Phone: [REDACTED] 4993
Residential Address: Kvartal Holmogorovskiy 35
Lugansk, 91043
Ukraine
Mailing Address: 562 Lakeland Plaza # 288
Cumming, GA, 30040
United States

Marital Status: M
Mother's Maiden Name:
Gender: Male
Occupation: Manager
Employment Status: EMPLOYED
Employer: R J Construction
Employer Business: Construction
Phone: 095 916 9842
Employer Address: Sovetskaya 22
Lugansk, Ukraine, 91043
Ukraine

Name: Rostyslav Velychko
Entity ID: 13663261

Business Nature Extended:
Country Mismatch Description:

Native Language Fields (Language code: en)

Citizenship: Ukraine
DOB: [REDACTED] 1970
City of Birth: [REDACTED]
Drivers Lic #: [REDACTED]
Alien ID: [REDACTED]
Passport: [REDACTED] 46(Ukraine)
National ID: [REDACTED]
has Greencard: false

of Dependents: 3
Marital Status: M
Mother's Maiden Name:
Gender: Male
Occupation: Manager

Email: velrostyslav@gmail.com
Home Phone: [REDACTED] 74993

Employment Status: EMPLOYED
Employer: R J Construction
Employer Business: Construction
Phone: 095 916 9842
Employer Address: Sovetskaya 22
Lugansk, Ukraine, 91043
Ukraine

Residential Address: Kvartal Holmogorovskiy 35
Lugansk, 91043
Ukraine
Mailing Address: 562 Lakeland Plaza # 288
Cumming, GA, 30040

Business Nature Extended:
Country Mismatch Description:

Change Info > Request Proof of ID and DOB > Request Proof of Address > Request Proof of SSN > Mark as PEP > Ownership History >

Sessions:

User: [REDACTED] 321 [REDACTED] 3944)

Active in TWS: Yes

Role: OWNER

Token Type: Bingo

Entity Remap
Function
moved to User
Mgmt page

EXHIBIT 11

Schwab One International® Account Application

Process By
Schwab Int'l
Operations Only

charles SCHWAB

- Do not use this form for Custodial, IRA, Corporate, Partnership, Non-Incorporated, Investment Club, Estate or Trust accounts. Contact Schwab for the correct application.
- Do not use this form if you are a U.K. or Swiss resident. Please call Schwab for the correct application.

www.schwab-global.com
1-877-686-1937 (inside the U.S.) or
+1-415-667-8400 (outside the U.S.)

Each account application must include the following:

- US\$25,000 minimum to open the account (can be a combination of check, money order and/or securities).
- A completed Internal Revenue Service Substitute Form W-8BEN (non-U.S. citizens/residents only) for each applicant.
- An Authorization to Purchase Offshore Investment Shares (if applicable) signed by each account applicant.
- A clear photocopy of the inside pages of your current passport(s), including photo, signature and personal information for each account applicant.
- One bank (or financial institution) statement and one utility bill dated within the last six months. One of the documents must be an original.
- In lieu of a financial institution statement and utility bill, you may provide a verifiable letter of reference from a known bank or financial institution.
- Submit completed form and all required documents to: Schwab International Operations, P.O. Box 2912, Phoenix, AZ 85062-2912, USA.

Page 1 of 3

1. Establish Your Schwab One International Account

Complete all sections below. We respect your privacy. Schwab will use the information you provide to open and service your accounts, communicate with you, and provide you with information about our products and services. Read about Schwab's privacy policy at www.schwab-global.com. As required by U.S. federal law, Schwab will use the information provided below to verify your identity.

Title Your Account Select only one: laws vary and restrictions may apply.

- ☒ **Individual** ☐ **Joint Tenants with Right of Survivorship** ☐ **Tenants in Common**—If one owner dies, his/her interest passes to the surviving owner(s). ☐ **Other**—Contact Schwab to obtain additional documents that must accompany this application. Certain restrictions apply.

Account Holder

Name (First) Rostyslav	(Middle)	(Last/Surname) Velychko
Home Street Address (no P.O. boxes) Kvartal Holmogorskiy 35		
City Lugansk	State or Province Ukraine	Country Ukraine
Postal or Zip Code 91043		
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input checked="" type="checkbox"/> Other: Ukraine		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input checked="" type="checkbox"/> Other: Ukraine
Mailing Address (if different from above; P.O. boxes may be used) 562 Lakeland Plaza # 288, Cumming GA 30040 United States		
Home Telephone Number (Country Code) (City/Area Code) (Number) 993	Business Telephone Number (Country Code) (City/Area Code) (Number)	
Cellular Telephone Number (Country Code) (City/Area Code) (Number) 74993	Fax (Country Code) (City/Area Code) (Number)	
Email Address* (Required to access your account through the web.) velrostyslav@gmail.com		
U.S. Social Security/Tax ID No. (if applicable) 0346		Date of Birth (mm/dd/yyyy) 1200
Place of Issuance 1200		Expiration Date 05/22/2012
Mother's Maiden Name troskovetss		Are you known by another name? Specify: NO

Additional Account Holder (if applicable)

Name (First)	(Middle)	(Last/Surname)
Home Street Address (no P.O. boxes)		
City	State or Province	Country
Postal or Zip Code		
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other:		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other:
Mailing Address (if different from above; P.O. boxes may be used)		
Home Telephone Number (Country Code) (City/Area Code) (Number)	Business Telephone Number (Country Code) (City/Area Code) (Number)	
Cellular Telephone Number (Country Code) (City/Area Code) (Number)	Fax (Country Code) (City/Area Code) (Number)	
Email Address* (Required to access your account through the web.)		
U.S. Social Security/Tax ID No. (if applicable)		Date of Birth (mm/dd/yyyy)
Passport Number		Place of Issuance
Expiration Date		
Mother's Maiden Name		Are you known by another name? Specify:

Securities industry regulations require that we collect the following information:

Check only one:
☒ Employed ☐ Self-employed ☐ Retired ☐ Student ☐ Homemaker ☐ Not employed

Employer
R J Construction

Occupation/Position
Manager

Industry of Employment
Construction

Business Street Address
Sovetskaya 22

City
Lugansk

State or Province
Ukraine

Country
Ukraine

Postal or Zip Code
91043

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?
☒ No ☐ Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)

Are you a director, 10% shareholder or policymaking officer of a publicly held company?
☒ No ☐ Yes (If "yes," enter company name and trading symbol)

Marital Status
☐ Single ☒ Married ☐ Divorced

Number of Dependents
3

Investment Experience:
☐ None ☐ Limited ☐ Good ☒ Extensive

Annual Income:
☐ Under \$15,000 ☐ \$15,000-\$24,999 ☐ \$25,000-\$49,999 ☐ \$50,000-\$99,999 ☒ \$100,000 or More

Liquid Net Worth:
☐ Under \$25,000 ☐ \$25,000-\$49,999 ☐ \$50,000-\$99,999 ☒ \$100,000 or More

Securities industry regulations require that we collect the following information:

Check only one:
☐ Employed ☐ Self-employed ☐ Retired ☐ Student ☐ Homemaker ☐ Not employed

Employer

Occupation/Position

Industry of Employment

Business Street Address

City

State or Province

Country

Postal or Zip Code

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?
☐ No ☐ Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)

Are you a director, 10% shareholder or policymaking officer of a publicly held company?
☐ No ☐ Yes (If "yes," enter company name and trading symbol)

Marital Status
☐ Single ☐ Married ☐ Divorced

Number of Dependents

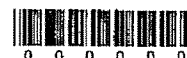
Investment Experience:
☐ None ☐ Limited ☐ Good ☐ Extensive

Annual Income:
☐ Under \$15,000 ☐ \$15,000-\$24,999 ☐ \$25,000-\$49,999 ☐ \$50,000-\$99,999 ☐ \$100,000 or More

Liquid Net Worth:
☐ Under \$25,000 ☐ \$25,000-\$49,999 ☐ \$50,000-\$99,999 ☐ \$100,000 or More

*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab-global.com.

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CONFIDENTIAL FOIA TREATMENT REQUESTED

BATES # CRR-1403-07045-000401

SEC-CS-E-0003812

2. Overall Investment Objective of Account

☐ Capital Preservation ☐ Income ☐ Growth ☒ Speculation

3. Select Your Account Features**Margin Trading**

To trade on margin, you borrow from Schwab, using all your Schwab assets as security for your loan. Margin transactions are riskier than cash purchases. It is your responsibility to carefully consider your individual circumstances and market conditions before trading on margin. Read the margin risk disclosure and the Account Agreement for more information on your obligations and risks.

Margin trading features are automatically included, unless you check the box below.

☐ Do NOT add margin trading.

Enrollment for Electronic Trade Confirmations

By providing your email address, you also consent to receiving Schwab eConfirms™ (trade confirmations sent to your email address detailing any purchase or sale of a security). Unless you check the box below, we will soon send you an email to the address listed in Section 1 with more information about eConfirms and your consent, and to verify your email address. Later, if you decide you do not want eConfirms, you may change your election and receive paper trade confirmations through the mail. If we can't verify your email address or are unable to deliver email to you at that address, we will send you paper trade confirmations through the mail.

☐ No, at this time I do not want eConfirms.

Checks and Visa® Debit Card (optional)

Select one of the following options and sign the Signature Card on page 3. If no selection is made, the default selection will be "Checks only." Upon receipt of your starter checks, you will have the opportunity to order additional customized checks.

☐ Checks only ☒ Checks and Visa Debit Card ☐ Checks and two Visa Debit Cards*

*Second Visa debit card available only for issuance in Additional Account Holder's name.

4. How did you hear about Charles Schwab? (Check one.)

- ☒ General reputation/news coverage
☐ Referred by another individual
☐ Traditional media advertising (such as a U.S. financial magazine)
☐ Schwab website or Schwab web advertisement

5. Additional Regulatory Questions

A. Are you, or are any of your immediate family members, a current or former senior official in the executive, legislative, administrative, military or judicial branch of any non-U.S. government; a senior official of a major non-U.S. political party; or a senior executive of an enterprise owned by a non-U.S. government; or do you maintain a close personal or professional relationship with such an individual?

☐ Yes ☒ No

If yes, please describe the person who has the position and your relationship if it is not yourself: _____

B. Describe the source of funds deposited to the account:

☒ Capital ☐ Corporate income ☐ Sale of property

Describe: Saved up from salary and investments

☐ Other (describe): _____

6. Schwab One International® Account Information

You may have the Free Credit Balances as defined in the Schwab One® Account Agreement ("Account Agreement") in your Schwab One International Account ("Account") earn taxable interest or be swept into a sweep fund ("Fund"). A Fund may be managed by a manager outside the Schwab group. If no Fund is available in your jurisdiction or if no box is checked, you will earn Schwab One International interest, which is taxable.

Please read and select one of the following:

☐ **Sweep Fund Feature** (Submit a completed Authorization to Purchase Offshore Investment Shares if this feature is selected.)

If available in my (our) jurisdiction, I (we) elect to have the Free Credit Balances in my (our) Account automatically invested (i.e., swept) into shares of a short-term liquidity fund. My (our) Free Credit Balances will be placed into a Fund as my (our) Primary Fund (as defined in the Money Fund Sweep Feature section of the Account Agreement) depending upon my (our) jurisdiction. I (we) understand that the terms and conditions, including those regarding automatic investment and redemption, of the Money Fund Sweep Feature section of the Account Agreement apply to the Fund, and I (we) agree to be bound by them.

6. Schwab One International® Account Information (Continued)

Funds may not be purchased or held by U.S. citizens, U.S. residents or U.S. persons, or Irish residents and are not available in all countries. Distributions to investors who are not U.S. residents or citizens may not be subject to U.S. withholding tax, provided the account holder(s) has (have) provided documentation of status required by the U.S. Internal Revenue Service. I (we) understand that if I (we) open the Account while physically present in the U.S., I (we) will not have the option of using a Fund until I (we) complete an Authorization to Purchase Offshore Investment Shares when outside the U.S. and until that time I (we) select the taxable interest feature.

☒ **Taxable Interest Feature**

I (we) elect to earn taxable interest on the Free Credit Balances in my (our) Account.

7. Fund Your Account Minimum US\$25,000 deposit is required.☐ Check enclosed for US\$☐ Transfer Your Account to Schwab form (enclosed)☒ **Wired funds**

Quarterly account service fees may apply if your household balance falls below certain thresholds in a given calendar quarter. Please see the most current Charles Schwab Pricing Guide (the "Guide"), including any amendments to the Guide, for more details on fees.

8. Authorization to Open Account

By signing this Application, you acknowledge that you have received and read a copy of the attached Application Agreement, which contains a predispute arbitration provision. You acknowledge that your signature signifies and constitutes your agreement that this Account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One® Account Agreement and the Charles Schwab Pricing Guide, each as

amended from time to time (the "Agreement and Disclosures"). You understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this Account. Unless you have declined the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others. You also acknowledge that if you trade "on margin," you are borrowing money from Schwab and that you understand the requirements and risks associ-

ated with margin borrowing as summarized in the Margin Borrowing at Schwab Overview and Disclosure Statement included with this Application.

For purposes of this Account Application and the attached Application Agreement, the terms "you," "your" and "Account Holder" refer to each person who signs this Account Application. The terms "we," "us," "our," and "Schwab" refer to Charles Schwab & Co., Inc.

THE CERTIFICATION IN THE BOX BELOW DOES NOT APPLY TO ANYONE WHO HAS SUBMITTED A SUBSTITUTE FORM W-8BEN.

You certify under penalty of perjury that (1) the number shown on this Application is your correct taxpayer number; (2) you are not subject to back-up withholding because (a) you are exempt from back-up withholding, or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to back-up withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified you that you are no longer subject to back-up withholding, and (3) you are a U.S. person (including a U.S. resident alien). (You understand that if you have been notified by the IRS that you are subject to back-up withholding as a result of dividend or interest underreporting and you have not received a notice from the IRS advising you that back-up withholding is terminated, you must strike or cross out the information contained in item 2 above.) The IRS does not require your consent to any provision of this document other than the certifications required to avoid back-up withholding.

The Agreement with Schwab includes a predispute arbitration clause. You acknowledge receipt of the predispute arbitration clause contained in Section 15, page 2, of the attached Application Agreement.

PLEASE SIGN BELOW IN BLUE OR BLACK INK ONLY. Your signature below will also serve as a signature card.

Signature(s) and Date(s) Required

X 
Account Holder Signature

Print Name

ROSTYSLAV Velychko

Date

3-28-2012

X
Additional Account Holder Signature

Print Name

Date

FOR CHARLES SCHWAB USE ONLY:

Branch Office and Account Number		DDA Number	
Customer ID Number		Source Code	
Approved By		Print Name of Approver	Date



WB
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EXHIBIT 12

GENERAL POWER OF ATTORNEY

I, Rostyslav Velychko, residing at Kvartal Holmogorskiy 35 Lugansk zip 91043 Date of birth [REDACTED] 1970 [REDACTED] 1970, hereby appoint Leonid Momotok, as my Attorney-in-Fact ("Agent"). If my Agent is unable to serve for any reason, I designate Anatoliy Shabak, as my successor Agent.

I hereby revoke any and all general powers of attorney that previously have been signed by me. However, the preceding sentence shall not have the effect of revoking any powers of attorney that are directly related to my health care that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent's powers shall include, but not be limited to, the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, and other similar accounts with financial institutions.
 - a. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
 - b. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities.
 - c. Have access to any safe deposit box that I might own, including its contents.
2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property. By, acquire title and registration on my name for any vehicle personal or commercial, or ship any of my vehicles or property overseas.
3. Purchase and/or receive delivery of any precious metals or commodity on my behalf
4. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.
5. Enter into binding contracts on my behalf.
6. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures, or other investments.
7. Maintain and/or operate any business that I may own.
8. Employ professional and business assistance as may be appropriate, including attorneys, accountants, and real estate agents.
9. Sell, convey, lease, mortgage, manage, insure, improve, repair, or perform any other act with respect to any of my property (now owned or later acquired) including, but not limited to, real estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber any homestead that I now own or may own in the future.
10. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorization to:
 - a. Prepare, sign and file income and other tax returns with federal, state, local, and other governmental bodies.
 - b. Obtain information or documents from any government or its agencies, and negotiate, compromise, or settle any matter with such government or agency (including tax

matters).

c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including military and social security benefits).

11. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving. However, my Agent may not make gifts of my property to the Agent.

12. Transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer.

13. Disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate.

This Power of Attorney shall be construed broadly as a General Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing: (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent.

My Agent shall be entitled to reimbursement of all reasonable expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Signature _____

EXHIBIT 13

USA
GOVERNMENT OF NORTH CAROLINA
DRIVER'S LICENSE

071454

DL NO. [REDACTED] 0552

CLASS C

DOB [REDACTED] 1964

EXP 04/18/2017

ARKADY P
DUBOVOY

3374 CEDAR FARMS CT
ALPHARETTA, GA 30004-3223
FULTON

Restrictions A End NONE

Iss 04/18/2012

Sex M Eyes BRO

Hgt 6'-02" Wgt 230 lb

DD [REDACTED] 50044453

Arkady P Dubovoy

Arkady P Dubovoy

Arkady P Dubovoy

EXHIBIT 14

BUSINESS PLAN:

Submitted by APD DEVELOPERS INC.

TO:

**US OVERSEAS PRIVATE INVESTMENT CORPORATION
(OPIC)**

**FOR
HOUSING CONSTRUCTION IN MOLDOVA**

September 17, 2007

By

**Mr. Alex Garkusha
Executive Vice President**

**APD Developers Inc. 6495 Shiloh Road
Suite 400
Alpharetta, GA 30005 Phone 678-845-0290**

Confidentiality Agreement

The undersigned reader acknowledges that the information provided by APD Developers, Inc. in this business plan is confidential; therefore, the undersigned reader and/or his agents or designees agrees not to disclose any of the contents herein without the express written permission of Mr. Alex Garkusha, Executive Vice President of APD Developers, Inc.

It is acknowledged by the undersigned reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means, and that any disclosure or use of same by reader, may cause serious harm or damage to APD Developers, Inc. and its subsidiaries.

Upon request, this document is to be immediately returned to Mr. Alex Garkusha, Executive Vice President, APD Developers, Inc, 6495 Shiloh Road, Alpharetta, Georgia, 30005.

Signature (For US Overseas Private Investment Corporation)

Name and Title of Signer (typed or printed)

Date

This document is a Business Plan only and does NOT represent any intention or offer to place and/or to sell securities of any description or type.

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APD BUSINESS PLAN MOLDOVAN HOUSING PROJECT APPENDICES

The following Appendices are included in this APD Moldovan Housing Project Business Plan to illustrate the choices and selection APD offers in housing architecture, construction, design, and landscaping detail.

APPENDIX 1: 34.

The Grand Harbor Palm Cove Marina Project

The Grand Harbor Palm Cove Marina Project illustrates the “high end” luxurious capabilities APD brings to the design and development of a modern multiple housing complexes as envisioned for Moldova. This Appendix demonstrates APD’s versatility and qualifications in building superior multiple housing complexes.

PLEASE NOTE that the marina and yachting environment as depicted in Appendix I do NOT suggest that the expense of the Moldova project will incorporate such above-scale accommodations. The Grand Harbor Palm Cove building presentations are included for OPIC consideration to demonstrate these five optional choices of construction and design for the Moldovan Project:

1. One Bedroom Apartments beginning at 1000 square feet at a cost beginning at retail cost of \$450,000 per unit.
2. Two Bedroom Apartments ranging from 1400 to 1800 square feet at retail cost beginning at \$650,000.
3. Three Bedroom Apartments ranging from 1900 to 2400 square feet starting at retail cost of \$950,000 to a higher range of \$1.3 million.
4. Penthouses from 2500 to 3500 square feet commanding prices between \$1.5 million to \$2.4 million.
5. Townhomes, to be separately negotiated and detailed, depending upon local architectural and landscape requirements.

APPENDIX 2: 35.

AVISTA Condos and Apartment Floor Plans

The AVISTA Appendix is provided to illustrate not only the relevance of the APD architecture, design, and construction to the needs of the Moldovan Housing project, but also to dramatize the unique design and economy of the APD apartment floor plans to the average Moldovan tenant and family that will occupy them. For example, the AVISTA floor plans document the following APD characteristics:

1. The economy under 1000 square foot “Avondale” Model with studio bedroom.
2. The increased roominess of the 1000+ square footage of the “Fairington” one bathroom, one bedroom model.
3. The “Laurel” model which increases square footage and provides a more expansive two bathrooms and two bedrooms.
4. The “Winslow” model of two bathrooms and two bedrooms which opens up penthouse and greater outdoor balcony square footage, possibly for higher income residents of the Moldovan project.

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APPENDIX 3:	36.
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Casa Bella Booklet with One Bedroom and Two Bedroom Floor Plans

The Casa Bella Booklet with floor plans for one and two bedroom apartments presents in detailed form the diversity and quality APD with its contracting partners and builders brings to the type of project envisioned by the APD Moldovan Business Plan. Note the Casa Bella project was built as a gated community on lands acquired, zoned, and subdivided in a manner that allows residents an optimum number of security and recreational features, as well as cultural and specialized common areas, such as walkways, small parks, play grounds, etc.

APPENDIX 4:	37.
-------------	-----

SK MOST Construction Booklet

The SK MOST company is a well-qualified and experienced company with offices in Moldova that will rapidly and economically serve the subcontracting and construction and infrastructure and development services required by APD. The SK MOST 2005 Construction Booklet is provided to document and illustrate fully the superior and accomplished construction work that APD can avail itself of if necessary and required.

APD Developers, Inc.

APD Developers Inc.
Alpharetta, GA 30005

6495 Shiloh Rd Suite 400
Phone 678-845-0290

September 5, 2007

Honorable Robert Mosbacher, Jr.
President and CEO
US Overseas Private Investment Corporation
1100 New York Avenue NW
Washington, DC 20527

RE: APD COMMITMENT TO OPIC AND MOLDOVAN PROJECT

Dear President Mosbacher:

It is my privilege to present to you and OPIC the attached Business Plan and Loan Application from APD Developers, Inc. of Alpharetta, Georgia, for the construction of quality and safe housing for the citizens of Moldova. This letter is offered to fully support our Business Plan and to present our strongest personal and professional commitment to conducting in a superior manner the work we have proposed herein.

This APD Business Plan represents over one year of solid research and in-depth planning for the construction of quality housing for deserving Moldovan citizens by our highly experienced American housing construction firm and qualified local subcontractors in Moldova. Our staff has met on many occasions with officials in OPIC, the US Embassies abroad and the Moldovan Government to assure that our Business Plan is efficient, economical, and meets completely the high standards and expectations of all parties.

We respectfully invite OPIC's most thorough evaluation of our Business Plan, and we trust that you and your staff will not hesitate to contact me with any questions or requests for information that may arise.

Please accept my gratitude for your attention and interest in our Business Plan and this letter of commitment.

Sincere regards,

Alex Garkusha
Executive Vice President

APD Developers, Inc.

Executive Summary

Purpose:

The accompanying Business Plan and Appendices from APD Developers have been prepared for the US Overseas Private Development Corporation (OPIC) for the purpose of building modest and quality housing for citizens of Moldova in the total amount of \$199,450,367 USD, to be phased over three years.

This APD Business Plan has the full commitment and support of APD top management, as attested by the letter from Mr. Alex Garkusha which appears at the front of this Business Plan.

APD has an active and operational office in Moldova immediately prepared to begin the land acquisition and construction/development tasks identified in this document.

APD Developers is fully invested in its own housing construction operations in the US and seeks NO OPIC financial guarantees or support for its own, on-going operations. These APD operations are self-financed approximating \$125 million in value, and nearly \$200 million in equity value.

This APD Business Plan, Appendices, and accompanying OPIC Loan Application, informs and invites OPIC's financing guarantees for the Moldovan construction program in a three-phased, three-year program constituting a total of \$199 million USD, with a projected profit return of \$49,713,268 million. The complete outline for this Business Plan appears on the next page.

Five primary facts motivate our request for OPIC financial guarantees. These are:

1. APD Developers possesses the detailed knowledge, management capabilities, and technical skills to manage and oversee the planned Moldovan housing construction program with accuracy, competence, and strong cultural, governmental, linguistic, and value-orientation to the Moldovan clients.
2. The APD Moldovan residential housing construction program by APD and its European-based contractors, represented in the accompanying Business Plan to OPIC, has been researched for more than two years and has been prepared in detail with a highly realistic, specific and clear understanding of exactly what steps, tools, management procedures, local Moldovan government support, and citizen-client contact are committed and necessary for the conduct on this project.
3. The above-cited experience, capability, knowledge, and research which informs and motivates APD's management team and our application and Business Plan to OPIC, also guarantees to OPIC a sound and principled method of repayment and support for the loans and any other financing made possible by the OPIC financial guarantees sought by this Business Plan. In short, the financial strength and highly experienced management team brought by APD to this Moldovan housing construction program also guarantees to OPIC and financing sources the proven financial integrity and strength of the APD company.
4. The "on the ground" expertise, experience, and in-depth familiarity with the Moldovan government and citizen-client contacts necessary for the success of this Moldovan housing construction program provides a strong and verifiable foundation for APD's

APD Developers, Inc.

success in implementing the attached Business Plan for OPIC, and assures long-term satisfaction of this APD program.

5. The APD Corporation believes strongly that by the construction of the housing identified in this Business Plan, the government, the people, and the society of Moldova will be materially assisted and strengthened for several years in the future, benefiting Moldovan business and positive values of social peace, stability, and economic values. APD's work will further insure the productive relationship between the USA and Moldova.

Financial Loan Application Summary

Synopsis of Business Plan Sections and Phases:

Section I of the Business Plan contains the Financial Pro Forma and Costs of the Project. The total value of the loan requested is \$199,450,357 which comprises the following:

Land and Acquisition Costs:	\$ 27,500,000.00
Site Preparation and Infrastructure Costs:	\$ 41,281,027.00
Construction and Development Costs:	\$104,911,000.00
Administrative and Support Costs:	\$ 21,769,323.00
Contingency Costs at 2%	<u>\$ 3,989,007.00</u>
Total	<u>\$199,450,357.00</u>

The major cost items above are organized into three Phases in the Business Plan and for each Phase, specific Tasks and costs related to each Task are included.

Section II contains the APD Company Background, Capabilities, Experience, Management and Qualifications for this Moldovan Housing Project described in this Business Plan.

Section III describes the network of qualified and reputable companies, contractors, sub-contractors APD will consider using in completing this Moldovan project.

NOTE that Section IV is entitled "Long-Term Management and Supervision of the Moldovan Housing Project", however it has not been detailed in this Business Plan and is awaiting further guidance from OPIC.

APD Developers, Inc.

5-YEAR FINANCIAL PRO-FORMA SUMMARY

APD MOLDOVAN HOUSING CONSTRUCTION BUSINESS PLAN

Land:		Hectars	Acres	Cost
Purchase Price		100	250±	\$25,000,000
Acquisition Fee				\$2,500,000
Total Land Cost:				\$27,500,000
Building:	Gross SF	Net Saleable SF	\$ Per NSF	Building Cost Total \$ NSF
Condo Mid-rise Towers	3,022,500	2,622,775	\$40.00	\$104,911,000.00
Total SF	3,022,500	2,622,775		
Total Building/Condo Mid-rise Towers (2 BR/2BT – 874 sq ft)				\$104,911,000
Site work:				Cost:
Water/Sewer Filtration System				\$4,562,285
Detention Interlocking Pond				\$2,846,000
Community Security Theft Protection				\$650,000
Site Electricity Wiring				\$3,485,000
Natural Gas Lines				\$4,768,000
Internet/TV Cable/Telephone lines				\$1,750,000
Water Supply Lines				\$2,950,000
Community Center/Church/Schools/Libraries/Amenities Center				\$6,000,000
Secured Parking Garages				\$5,580,000
Swimming Pool and Fountains				\$2,600,000
Tennis Courts				\$480,000
Sidewalks				\$1,450,000
Site Lighting				\$1,129,742
Landscaping & Irrigation				\$2,000,000
Signage				\$230,000
General Site Upgrades				\$800,000
Total Site work				\$41,281,027
Administrative and Support Costs				Cost:
Architect Fees				\$1,500,000
Landscape Architecture				\$130,000
Environmental Compliance Issues				\$165,000
Interior Design				\$250,000
Engineering Fees				\$450,000
Inspection/Testing Fees				\$549,323
Permits				\$175,000
Miscellaneous				\$580,000
Specialty Consultants				\$1,400,000
Survey/Topo				\$120,000
Salaries				\$1,200,000
Legal Fees				\$120,000
Unit Closing Costs				\$150,000
Sales Commissions				\$2,450,000

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Loan Fees & Costs				\$1,500,000
International Travel Expenses				\$200,000
Interest Carry				\$10,000,000
Marketing				\$450,000
Insurance				\$200,000
Property Taxes				\$180,000
Total Administrative and Support Costs				\$21,769,323
Contingency @ 2%				\$3,989,007
Total Land and Development Costs				\$199,450,357
Income			Income	
Building		Net Saleable SF	\$/SF	Income
Condo Mid-rise Towers		2,622,775	\$95.00	\$249,163,625
Total		2,622,775		\$249,163,625
Project Profit (Est.)				\$49,713,268
Return on Investment				24.93%

These cost categories are further detailed in Section I. A special section entitled "Start Up Costs and Procedures" is designed to further establish APD's awareness and understanding of the particular requirements for this project to OPIC and to those implementing the project/contract specified by this Business Plan.

APD Developers, Inc.

BUSINESS PLAN OUTLINE:

SECTION I: The Mission, Objectives, Setting, and Financial Benchmarks

- Mission and Objectives
- The Setting
- Financial Benchmarks and Criteria
 1. Start Up
 2. Phase I
 - Land Acquisition and Survey
 - Architecture and Design Completion
 - Materials and Graphics Completion
 - Access, Parking, and Roads Permitting
 - Preliminary Pricing per Unit Estimates
 - Utility Access, Structures, and Licenses
 - Governmental and Local Occupancy Procedures
 3. Phase II
 - Foundation Surveys and Ground Breaking
 - Landscape and Parking, Recreation Survey Completion
 - Exterior Housing Framing and Structure
 - Exterior Materials Selection and Final Testing
 - Exterior Construction and Completion
 - External Laundry, Storage, Security Completion
 - Final Quality Assurance, Approvals, Repairs
 4. Phase III
 - Building Final Design, Roofing, Graphics
 - Interior Units Preliminary Design and Preparation
 - Interior Units Finishing and Selective Furnishing
 - Interior Utilities Installation and Testing

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- ☐ Individual Tenant Approvals, Registration, Interviews
- 5. Moldovan Housing Environment
 - ☐ Moldovan Housing Benchmarks

SECTION II: APD DEVELOPMENT COMPANY QUALIFICATIONS

- 6. APD Company: Ownership and Background
- 7. APD Experience Relevant to Moldovan Housing Project
- 8. APD Management Expertise: Proposed for Moldovan Project

SECTION III: APD LONG TERM MANAGEMENT OF MOLDOVAN HOUSING PROJECT

APD Developers, Inc.

SECTION I: The APD Moldovan Mission, Financial Benchmarks, and Setting:

Mission and Objectives:

APD Developers, Inc. will perform the following tasks:

- Acquire the necessary land in an accessible area of Moldova to design, construct, and help occupy three thousand safe, sanitary, and suitable housing units for average citizens in close proximity to their workplaces, schools, shops, and health care facilities.
- Assure through cooperative and proper start-up planning that the housing units designed and built will be in complete conformity to Moldovan specifications.
- Engage locally approved and qualified sub-contractors, when necessary, under the supervision of APD Developers management staff to assure that all equipment, materials, personnel and services necessary for safe and sanitary housing units will be provided honestly, legally, economically, and in a timely and appropriate manner.
- Assure that APD standards of reasonable cost, efficiency, and quality will firmly apply to all equipment, materials, personnel, services, and subcontractors necessary for the successful completion of this project.
- Confirm that the energy, electricity, water, waste services, and other exterior and utility features and services necessary to the construction and operation of this housing project will be in conformity to Moldovan regulations and standards as well as the needs and requirements of the residents occupying the housing.
- Assist in the longer-term management and oversight of the placement of residents in Moldovan housing sites, with the approval of the Moldovan authorities.

Financial Elements:

This APD Business Plan contains the following key elements requiring finance. These major items are detailed later in the Business Plan and are provided here to give the reader a "bird's eye view" of APD's research, planning, and implementation management of the project.

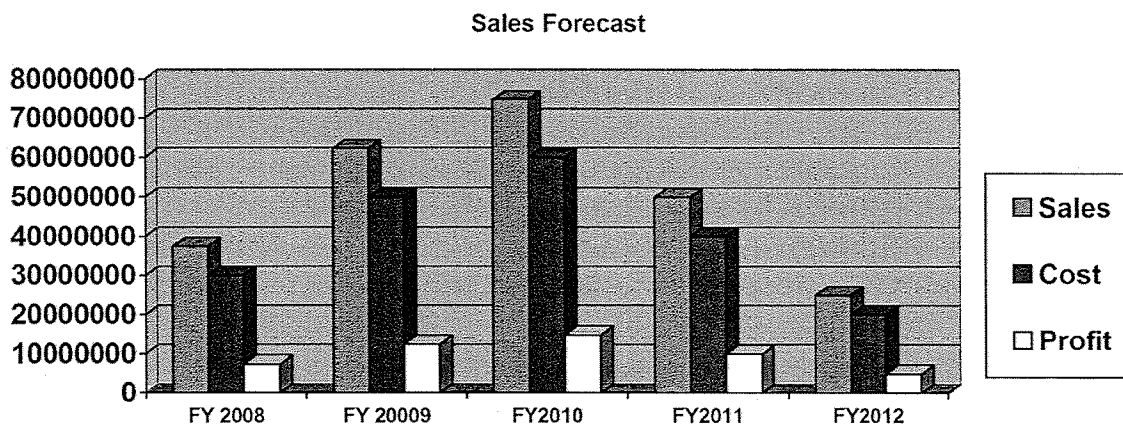
Land and Acquisition Costs:	\$27,500,000.00
Site Preparation and Infrastructure Costs:	\$41,281,027.00
Construction and Development Costs:	\$104,911,000.00
Administrative and Support Costs:	\$21,769,323.00
Contingency Costs at 2%	<u>\$3,989,007.00</u>
Total:	\$199,450,357.00

APD Developers, Inc.

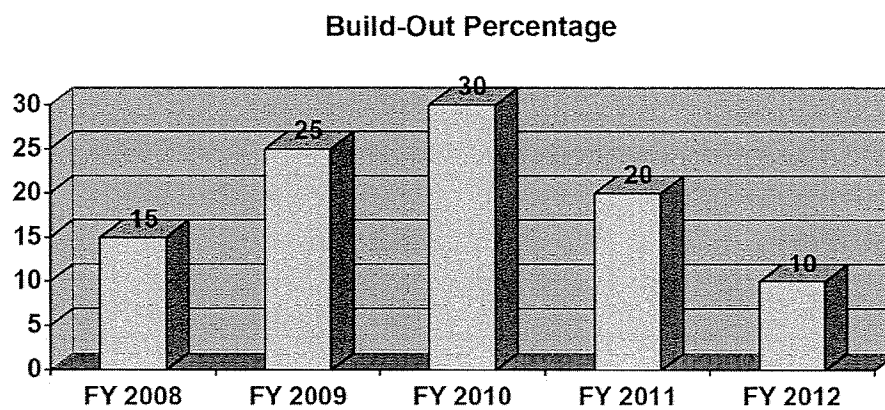
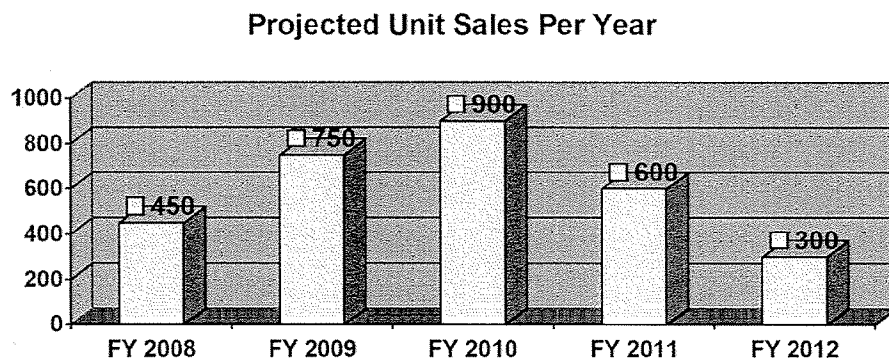
The chart on the following page displays in graphic format of how APD will use and allocate the requested funds for the Moldovan project. This chart depicts the following summary items of the APD Business Plan and loan item requests, to be spread over a five-year, three-phase management plan.

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APD Business Plan Financial Highlights



Net Profit = 24.9%



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Financial Plan

The following sections are the financial projections for APD for the next five years. These tables represent a conservative estimate of revenues, expenses, and growth. We do not anticipate a significant increase in profits until FY 2011. APD plans on basing dividend payouts on overall performance and health of the company. In addition, as the business increases, APD will hire additional job superintendents and project managers as needed.

Personnel Plan

Our personnel expansion will be focused on the number of temporary laborers we will employ. The table below gives our estimate of labor costs.

APD Proposed Personnel Plan for APD-Moldovan Housing Project, Per Business Plan

	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012
General Project Manager	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000
Office Manager	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Job Supervisor	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Staff (10 @ \$15,000/ea)	150,000	\$150,000	\$150,000	\$150,000	\$150,000
Total People	13	13	13	13	13
 Total Payroll	 \$240,000	 \$240,000	 \$240,000	 \$240,000	 \$240,000

Important Assumptions

The following is our estimate of our financial assumptions based on previous experience.

General Assumptions

	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012
Current Interest Rate*	TBD%	TBD%	TBD%	TBD%	TBD%

*To Be Determined by OPIC

Break-even Analysis

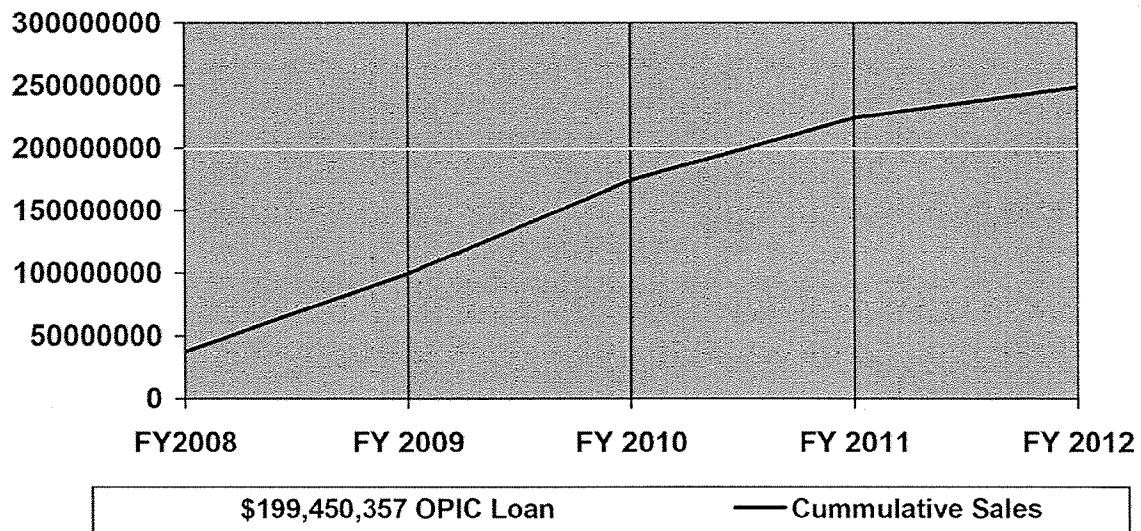
Our break even analysis is based on average yearly fixed costs, which is based on our average price per product. This estimate is also based on experience; however because the lack of historical experience and data, its accuracy lessens. The average variable costs are based on the industry standards as they have been applied to Western standards.

APD Developers, Inc.

Break-even Analysis Assumptions

Units Break-even Point	2400
Average Profit Per-Unit Revenue	\$16,247

Break-even Analysis



Projected Profit and Loss

The following is our best estimate of future revenues and costs, based on current market trends, past performance, and perceived revenue of our new target market. We will also have fewer initial clients as we attempt to exert our presence in the commercial contracting market. However, we have anticipated this by buffering ourselves with sufficient cash reserves, and we estimate a significant increase in profitability mid FY 2011 when the targeted 2400 units are sold.

APD Developers, Inc.

Pro-Forma Profit and Loss

	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012
Unit Sales	450	750	900	600	300
Unit Revenue	\$37,363,500	\$62,272,500	\$74,727,222	\$49,818,000	\$24,909,000
Unit Costs	\$29,917,350	\$49,862,250	\$59,834,700	\$39,889,800	\$19,944,900
	-----	-----	-----	-----	-----
Margin	\$7,446,150	\$12,410,250	\$14,892,522	\$9,928,200	\$4,964,100
Margin %	24.93%	24.93%	24.93%	24.93%	24.93%

Projected Cash Flow

Once we reach a sufficient volume of sales of 2400 units of the total 3000 projected units, we will meet, and possibility exceed the projected profit margin.

Start-up Summary and Background Discussion:

The Moldova construction market is in need of updating and modernization. In order to achieve a defendable position in this environment, APD must concentrate on the following tasks which are identified further in the Business Plan. It is helpful to summarize these issues and tasks now because they underscore the challenges and realities APD will master in performing the housing construction tasks of this Business Plan.

Before enumerating the tasks and cost amounts for each below and in the subsequent spread sheets, it may be useful to state the following more general facts about Moldova, the project, and APD's role in using this Business Plan and OPIC support to build necessary housing:

1. The United States is held in high regard by the average Moldovan, despite the constant pressure from President Putin, and old Russian forces who were displaced in Moldova when the Soviet Union collapsed in 1991.
2. While the US enjoys democratic and popular support among the Moldovan populace at large, it is evident to observers and those studying closely the Moldovan political and social landscape, that the US can affirm and re-invigorate our image and influence with practical, non-military programs in the country and in the region. The APD Business Plan to construct much-needed housing for the average Moldovan citizen and worker that is economical yet modern, safe, and sanitary, will enhance the USA image and presence in Moldova.

To begin the implementation of the APD Business Plan in a logical and productive manner, immediately upon approval and execution of the financing, guarantees, and contracts, it is important to review and discuss the major tasks to be performed in the first three months from award of financing.

APD Developers, Inc.

APD Business Plan: Task Statements and Analysis

PHASE ONE: Months 1 – 6:

Task 1: Identification and Coordination of Final Project Contract(s):

Upon completion of all final approvals, contracts, and/or loan and loan guarantee documents, including any agreed-upon and approved amendments, modifications, and/or changes to this Business Plan, the APD Developers Management Team will brief and communicate to all appropriate APD and Moldovan personnel associated, or to be associated with the Project, all of the details and requirements of the total project, including provision of final Business Plan and related documents.

Task 2: Identification and Introduction of key APD Management Project Personnel:

The exact titles and number of personnel to be assigned to each function of the Project will be agreed upon in the final project contracting. All key project personnel will be cleared and approved with strict security and background checks by approved, recognized security authorities. At a minimum, the relevant APD officers, functions and categories of task and contract requirements will parallel this Business Plan, and will consist of:

- Project Management including budgeting and financial officers.
- Official Liaison with Moldovan national, regional, and local authorities.
- Official Liaison with US Government and Embassy authorities
- Land parcel identification and real estate requirements
- Land measurement, survey, and transportation requirements
- Housing permitting, regulations, and requirements
- Recreation, parking, and transportation access and requirements
- Utilities and infrastructure requirements and regulations
- Architecture, Design, and Graphics requirements
- Building and construction requirements
- Foundation and Exterior building requirements
- Resident applications and requirements
- Interior requirements and resident preferences
- Resident management and enforcement requirements

The first ninety days of the project will therefore create the APD Management and Project Team, establish the proper requirements and procedures for land acquisition, governmental liaison, housing and construction requirements and others as stated above. Once the management team and individual subgroups as stated above are approved and in place, it is anticipated that continual revision and upgrading of each management function will continue for the duration of the project. But it is essential to note that within the first ninety days of the project, the above functions, managers, and sub-managers for each will be approved, in place, and working to fulfill their respective missions.

Task 3: Land Identification and Acquisition:

APD has been informally researching the prospects in Moldova for over one year, thus completing this task is not expected to be difficult or time consuming. The hope is that within the 180 days from start of the Project, identification and final selection decisions will be made by APD and Moldovan authorities with respect to the tract(s) of land upon which the housing project will be constructed. Among the criteria that will be considered and

APD Developers, Inc.

employed in the final selection process of the Moldovan land tract to be acquired by APD are:

- Available and suitable land tracts with a minimum of 100 hectares (250 acres) of contiguous territory.
- Land that is reasonably near to necessary workplaces, schools, shops, services, major public transportation routes and other conveniences normally desired by average citizens.
- Land that is NOT in a legal or in a governmental dispute, controversy, and/or litigation of any kind that could impede its transfer, sale, and holding by APD for housing construction, habitation, and use.
- Land suitable for housing as well as suitability for recreation, parking, utility and passenger sidewalk access, as determined by the designated APD housing, recreation, utilities and infrastructure specialists and authorities
- Land amenable to proper clearing, grading, preparation and foundation digging and construction, as well as convenient access for construction supplies, unloading, and material storage and transport.
- Land amenable to enforcement of local regulations, safety of residents, proper sanitation, and quiet enjoyment of its residents.

Task 4: Architecture, Design, and Planning:

APD has identified several qualified, licensed, and experienced architects, designers, and housing planners and specialists who will be evaluated for the design of the housing. These architects, engineers, designers and specialists will be subject to clearances, references, questioning, evaluation, and final selection processes in coordination with Moldovan authorities in order for the APD Management team to choose appropriate architects, designers, and planners.

This process may exceed the ninety day interval from project start, but every effort will be expended to assure that those selected will be simultaneously aware of the ongoing Tasks stated above calling for the proper requirements and selection of the land.

Task 5: Coordination by Selected Construction Team with Architectural Planners:

Once the architect and related designers and planners have been selected, it shall be the obligation of the APD Management to immediately coordinate and integrate the architectural plans and drawings with the expectations, needs, and requirements of the selected housing construction firms and subcontractors.

Essential to the proper conduct of this Task will be the input and coordination of the diverse needs, requirements, and preferences of the prospective residents of the housing projects. Input will be specifically sought and evaluated from workers, senior citizens, school children, and handicapped individuals as well as others to be identified who will be accessing and using full time the housing units to be constructed.

Task 6: Identification of Equipment, Materials and Supplies:

APD Management will coordinate the work of the architect, planners, and construction and subcontractors in such a fashion as to organize a unified and non-conflicting list of all equipment, materials, and supplies needed to build the agreed-upon housing in the design and format approved in Task 5. Among the sub-tasks to be performed will be the

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specification and purchase of all equipment and supplies for completion of the project within the budget and time guidelines promulgated earlier by APD management.

Task 7: Identification, Evaluation and Selection of Subcontractors and Support Services:

APD Management will pre-qualify and secure all subcontractors needed to for successful project completion of the APD housing project. Such pre-qualification, clearance, selection, and prospective proposals, negotiation, and contracting, will be performed in close coordination and communication with architects, planners, designers, suppliers and construction specialists.

This Task carries a special obligation, to be constantly overseen and scrutinized by APD management that will assure that all supporting services, subcontractors, and suppliers are locally approved, and meet the high APD standards of efficiency, honesty, and reliability as well as quality performance.

While APD envisions that Tasks 1 through 7 described above will consume ninety days from the beginning of the project, to constitute the Start Up phase of the entire APD Business Plan project, it is necessary to state that some delays will inevitably occur due to a variety of unexpected problems, delays, administrative changes, and other unanticipated events both locally, nationally, and internationally.

The best case scenario is that from the beginning of the project, the formulation of the APD Management team, the selection of the architects, designers, planners, and builders with the coordination of the Moldovan authorities and input from prospective residents, a ninety day period will be consumed at which time Task 8 will commence.

PHASE TWO: Months 6 - 24

Task 8: Survey, Grading, and Preparation of the Approved Land Tract for the Project:

This task includes the final selection of the companies, engineers, and specialists needed to survey, grade, and prepare the land for the project will be made by APD management in coordination with selected architects, designers, utility experts, recreation and parking experts, infrastructure specialists.

Once the land survey, grading, and preparation firms are selected and begin their work as specified by APD Management, all necessary environmental and air/water safety precautions and regulations will be promulgated and enforced by APD Management in concert with Moldovan local and regional officials.

Task 9: Preparation and Final Demarcation of all property lines and perimeters.

APD Management will directly oversee in a detailed and a systematic program the agreement, identification, marking out, and final staking of all locations and perimeters of building, foundation, perimeter, roadway, property lines, parking lots, sidewalks, roadways and all other property parcels in order for the actual digging and foundation crews.

Approved maps will be circulated to all land engineers, digging crews, and workers to assure that each and every property demarcation is clear and digging depths, heights, and all other specifications are met. This Business Plan proposes for Land and Acquisition costs

APD Developers, Inc.

a total of \$27.5 million and an expense of \$41.3 million for Site Preparation and Infrastructure Costs. These two major cost factors totaling nearly \$69 million are broken down below.

Task 10: Identify and Contract for Needed On-site Equipment and Services

(See cost itemization below for these sub-tasks)

Task 11: Inform and formally insure and register all new and temporary personnel.

This is the concluding Task of the Phase I and II work plan. Beginning on the next page, is the Task Description for Phase III: the design, development, and construction of the ADP Moldovan housing project.

This is a summary of Phase I and II of the Project and is expected to take a minimum of 9 months to include these two major categories of expense:

Task, Cost, and Time Summary for APD Moldovan Housing Project

1. Land Acquisition and Legal Installation of ADP Housing Project Rights:

\$27,500,000 (Tasks 1-7)	Phase 1	Months 1-6
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2. Site Preparation and Infrastructure Investments and Procedures:

\$41,281,027 (Tasks 8-11)	Phase 2	Months 6 - 24
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(Phase III and IV of the Project include the design, development, construction, and long-term management of the ADP Moldovan Housing Project.

3. Construction and Development Costs:

\$104,911.000 (Tasks 12-24)	Phase 3	Months 18 -60
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4. Long-term Management and Supervision to be Coordinated with Municipality and Owners

PHASE THREE: Months 18 – 60

DESIGN, DEVELOPMENT AND CONSTRUCTION OF THE APD HOUSING PROJECT

The Tasks, costs, and conditions stated below for Task III are straight-forward and uncomplicated. They direct themselves to the experience and technical expertise that APD and its network of housing contractors in Moldova and environs do best. Each Task requires the skill, expertise, and engineering know-how that assures efficient, economical, and quality design and performance. More importantly, each Task when completed successfully, will guarantee to financiers and residents of the housing alike the assurance of a job well done to last successfully for several decades.

Task 12: Designing foundations and placements for housing units, utility warehouses, garages, transportation roads, parking lots, and recreation areas.

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SECTION II: APD Background and Management Strategies

With years of building industry experience, the APD team employs a number of valuable strategies that assist our work. Among these strategies unique to APD are:

- Innovative architectural and construction concepts for the emerging Eastern Independent States.
- Careful financial management and organized project controls.
- Building on the best possible property sites, based on a thorough understanding of the client/residents needs and the area's convenience and quality of life.
- Development of new and unique designs complementing the lives of those active families who will live in the housing we build. Our experienced team of project managers and craftsmen work collaboratively within such financial and management parameters to bring the ideal residences for the prospective occupants.
- Achieving the highest level of excellence in every facet of the building process. APD offers numerous housing options, available in price ranges to accommodate the needs of a wide variety of people. Our mission is to offer the highest quality and most affordable homes and communities available. This Business Plan proposes an optimum configuration which can easily be re-structured and modified according to both OPIC/lender standards as well as Moldovan decision-makers.

The APD 2007-2011 business plan displays plans, procedures, and tasks to make this transition successful and create enough market shares to succeed in this enterprise for Moldova.

The Company:

APD Developers, Inc. was founded in 1997 within the city limits of Alpharetta, Georgia. APD headquarters address is 6495 Shiloh Road, Suite 400, Alpharetta, Georgia, 30005. APD principals are Mr. Arkadiy Dobovoy, President, and Mr. Alex Garkusha, Executive Vice President. Mr. Garkusha is the principal APD officer responsible for direct liaison and management relationships with OPIC for the fulfillment of this Business Plan.

APD Moldova Housing Project Management Biographies

Overview:

APD is pleased to provide to OPIC the biographical documentation below for the five highly experienced, senior personnel who will oversee this project and will serve as full time managers and supervisors for it. Since 1997, APD has built and perfected its capabilities and qualifications in commercial and housing construction under the leadership and qualifications of these five executives and their positions for this Project.

APD Developers, Inc.

The five executives and their positions are:

- Mr. Alex Garkusha, APD Project Manager
- Mr. Arkadiy Dubovoy, Corporate Management Specialist
- Mr. Vladimir Kostylev, APD Executive Management
- Mr. Evgeny Sur, Principal APD Business Management
- Ms. Nadezhda Wasson, Administrative Manager

Each principal project executive has been selected from an APD staff of approximately thirty experienced construction and housing experts which includes project managers, supervisors, and engineers. And each of these APD senior principals whose biographies appear below are ideally suited for this OPIC Moldovan Housing Project and will meet and/or exceed every business, construction, housing, and management standard imposed on them by the agreed-upon construction and financing terms.

MR. ALEX GARKUSHA

Title and Responsibilities:

Mr. Garkusha is the Executive Vice President and Regional Manager of the APD Developers Company headquarters located in Alpharetta, Georgia, USA, a position he has held since January, 2004. Mr. Garkusha is an American citizen. He will be the full time Project Manager for the APD Moldova Housing Project and will be the primary contact for all contractual, construction, financial, real estate, personnel, programmatic, and regulatory matters concerning the Project. Mr. Garkusha will be the primary responsible point of contact and communication for all US Government and Government of Moldovan authorities concerning the progress and status of the Project.

Education: Mr. Garkusha was educated in Russia earning language and business certificates before coming to the United States. In the US, under APD's sponsorship, Mr. Garkusha acquired specialized real estate and housing construction training. Working with APD, Mr. Garkusha has also acquired specialized training in management and personnel administration while studying in the US.

Experience:

Mr. Garkusha was appointed to his present position in early 2003 in the Atlanta, Georgia region. Mr. Garkusha became immediately familiar with the southeastern United States housing construction industry as well as commercial building ventures in the region. Since that time, Mr. Garkusha has directly overseen important housing and construction loans and projects for APD, having worked closely with **Mr. Arkadiy Dubovoy, Mr. Vladimir Kostylev, and Mr. Evgeny Sur** who together own the APD Company and will be overseeing this APD Project. (Each of their biographies also appears below)

Among the successful projects Mr. Garkusha has managed are:

- **Casa Bella.** A 168 unit Jacksonville, Florida complex acquired on August 4, 2005 for \$10 million.
- **Sutton Place.** A 379 unit St. Petersburg apartment complex acquired in August, 2005 for nearly \$30 million.
- **United American Investments, LLC.** The company owns large condominium complex in Europe, near Moldova.
- **United Central Investments, LLC.** Organized to perform building investments in the US.
- **United Liberty Investments, LLC.** A company owned by Mr. Evgeny Sur which Mr. Garkusha maintains oversight management.

APD Developers, Inc.

- Southern Development Holdings, LLC. A Georgia-based company which develops single family homes.
- SK MOST, LLC. A Nevada established company prepared to do business with companies abroad.

Mr. Garkusha, while an American citizen and operating the US APD office in Alpharetta, Georgia for the past ten years, is also a native of Russia and has a complete grasp of the culture, governmental policies, languages, and business practices of those firms, individuals and authorities with whom this Project will be in contact in Moldova. He has traveled extensively throughout Europe, including Moldova, Russia, and Ukraine, and will bring a highly valuable perspective and personal understanding to this Project.

Mr. Garkusha brings to this APD Moldovan Housing Business Plan and Project in-depth land acquisition and housing construction experience including the knowledge of all necessary management functions required for the successful management of this APD Housing Project for Moldova.

MR. ARKADIY DUBOVOY

Title and Responsibilities:

Mr. Dubovoy will serve as the Project Corporate Executive to Mr. Garkusha on this Moldova Housing Project. This position will maximize Mr. Dubovoy's outstanding experience as a founder of APD, a leading business executive in housing and construction management, and a long-time professional associate of Mr. Garkusha. He is also highly informed and knowledgeable in Moldovan business, construction, environmental, financial, governmental, labor, and housing projects. Mr. Dubovoy will apply all of his education, training, skills, and qualifications to assuring that this project will perform in a timely and cost-efficient manner.

Experience:

As Chairman, President, and CEO of APD and some of its related companies, such as EDG, Mr. Dubovoy provides over-all executive oversight, management leadership, and direction. He is responsible for all aspects of the company's operations, including coordinating and delegating them as appropriate, to Mr. Garkusha. Mr. Dubovoy has acquired the following directly relevant experience beginning in 1990.

- APD Custom Homes Company. Acquisition, development, construction, and sales of numerous housing projects for the APD Company, and others.
- Mozaika Company. As President and CEO, Mr. Dubovoy oversaw the production, marketing, management and sales of various ice cream products.
- Boni Bakery Company. President and CEO of this large retail bakery.
- EnergoProm Company. President and CEO of this large producer and distributor of electric power to industry and individual businesses.

Education:

Mr. Dubovoy received his Bachelor of Science degree in 1985 from Izmail University, specializing in hydroelectric and nuclear energy studies.

Mr. Dubovoy's deep awareness, understanding, and familiarity with the culture, language, government, and issues that affect the housing and construction industry, will equip him well to assist Mr. Garkusha in overseeing this APD Project for Moldova.

MR. EVGENY SUR

APD Developers, Inc.

Title and Responsibilities:

As APD Principal Business Manager on this project, and as a co-founder, principal investor/owner, and senior leader in the APD Company, Mr. Sur will play a fundamental role in assisting Mr. Garkusha to lead this APD Moldovan Housing Project to success. He is highly knowledgeable in Moldovan economy, government and housing construction. Mr. Sur is also a central figure in the leadership and operations of the APD Company.

Experience:

As a leading graduate of Moscow University in engineering and scientific studies, Mr. Sur has compiled a successful record of accomplishments with the SK MOST company and others before joining APD. At APD, Mr. Sur oversees all large housing, construction and infrastructure projects. He has worked closely with Mr. Garkusha and the other principals on this APD management team. Among Mr. Sur's recent notable accomplishments are:

- Organizing and staffing APD to successfully bid and build large scale housing and commercial development projects.
- Researching and understanding the unique housing needs, regulations, and construction requirements of Moldova.

Education:

- Mr. Sur completed studies and received higher degrees in engineering, science, and construction from Moscow University in 1983. His specialties have been bridge, tunnel, and highway construction specialties, as noted earlier.

MR. VLADIMIR KOSTYLEV

Title and Responsibilities:

Mr. Kostylev, as a co-founder and equal partner/principal in APD with Mr. Arkadiy Dubovoy, will serve as APD Executive Manager under the immediate direction of APD Project Manager, Mr. Garkusha. Mr. Kostylev, like Mr. Dubovoy and Mr. Garkusha, brings a wealth of background, experience, and professional expertise to the main objectives and tasks of this APD Moldovan Housing Project. He also holds advanced college degrees, as cited below.

Experience:

Mr. Kostylev, before joining APD, conducted major design, engineering, construction, and testing on large projects in Europe for bridges, tunnels, road development, and commercial, governmental, and private infrastructure building. He is fully experienced in the successful development of large business and industrial enterprises.

While with Mr. Garkusha, Mr. Dubovoy, and Mr. Sur at APD since 1997, Mr. Kostylev has also worked on numerous housing projects in senior executive and management roles. Among these projects are:

- Avista Condominium Projects, Atlanta, GA.
- Sutton Place Condominium Projects, St. Petersburg, FL
- Casa Bella, Jacksonville, FL
- Grande Harbor Point, Jacksonville, FL
- Lake Lanier Development, Atlanta, GA.

Education:

- Mr. Kostylev graduated from Novosibirsk University in 1983. He specialized in construction and engineering of bridge, road, and tunnel building projects.

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Ms. NADEZHDA WASSON

Title and Responsibilities:

Ms. Wasson is the Chief Administrative Officer for the APD Company in Alpharetta, Georgia where she has served since 2004. She will serve as the Administrative Officer of the APD Moldovan Project once it begins under the direct supervision of Mr. Garkusha, Project Manager. Ms. Wasson will also serve all of the administrative, secretarial, and additional office and business related services as authorized by Mr. Garkusha that may originate from Mr. Arkadiy Dubovoy, Mr. Vladimir Kostylev, and Mr. Evgeny Sur.

Experience:

- Ms. Wasson performed administrative and related duties on numerous housing construction and commercial building projects since joining APD.

Education:

- Ms. Wasson has completed courses in administrative, secretarial, and word processing management as directed by APD and applicable to her duties there.

Ms. Wasson will oversee all aspects of the administrative, clerical, financial support, payroll, and official records, licenses, and correspondence for the APP Moldovan Project, under the direct supervision and authority of Mr. Garkusha.

Services:

APD offers comprehensive design and development services allowing the company to develop community projects and lifestyle centers for planned development communities or large scale multi-family housing units. These and other APD services are included within the scope of this Business Plan. These services include:

- ☐ Design Work
- ☐ Turn-key Construction
- ☐ Remodeling and Alterations
- ☐ Permitting
- ☐ Site Preparation
- ☐ Cement Foundation Construction
- ☐ Utilities Installation
- ☐ Immediate access and retention of qualified sub-contractors and specialists necessary for fulfillment of complete housing projects.

APD's experience and deep cultural and economic familiarity with Moldova and environs equips us well to engage with highly capable and experienced engineering and construction groups in the immediate region that will provide to APD the highest quality support services for our construction of homes in Moldova, assuring conformity to lender and owner specifications.

The Moldovan Housing Site:

Moldova is a small land-locked country with a population of 4.6 million people situated between Romania and the in Eastern Europe amidst diverse regional cultural and socio-economic-political factors. Because of this regional diversity and contrasting conditions and values, APD has been highly selective in locating well-positioned contractors and support personnel for our

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home construction project described in this Business Plan for OPIC.

Because Moldovans value the freedoms that independence has brought them and now eagerly await the economic prosperity that Communism was never able to deliver, it is timely that APD, with OPIC assistance, can supply much-needed quality housing for Moldovan residents, long used to enduring sub-standard and unhealthy housing conditions.

ADP is keenly aware of the current historical context of independence in which our present Business Plan will be implemented in Moldova. Our awareness of the Moldovan spirit of independence is shaped by the considerable research our staff has conducted with Moldovan government authorities and our sensitivity to the unique characteristics of Moldovan life beginning with its independence in 1991 from the former Soviet Union. The newly-independent Moldova is characterized by unique ethnic, geographic and regional factors which APD and our subcontractors have accounted for in the specific elements of this Business Plan.

OPIC is particularly well-positioned to assist our company meet the goals and needs of American companies like APD whose experience and resources are well-structured to assist countries like Moldova, and to also perform this service with a benefit to the country and repay OPIC in a timely and productive manner.

Company Summary

APD is one of the premier designers and builders of residential communities, homes and mid-rise condominiums throughout the coastal areas of the Southeast United States. APD strives to build superior quality homes at affordable prices, and are committed to complete customer satisfaction, both during the home-buying process and long after move-in. Today, you will find quality APD Homes and developments in Atlanta, Georgia, as well as in Jacksonville, Panama City Beach, St. Petersburg and Tampa, Florida.

With years of building industry experience, the APD team uses innovative concepts, careful planning and organized project management strategies to meet their goals as well as our customers' needs. APD finds the perfect properties on which to build, based on the area's convenience and quality of life. Next, APD develops new and unique designs that complement the lives of today's active families. Then APD's experienced team of project managers and craftsmen work collaboratively to bring dream residences to life.

Company Ownership

APD is an incorporated company registered in the state of Georgia.

Products

APD offers a comprehensive package of services designed to allow the client to work with one of our managers and create a project the company can carry forward to completion. Some of the myriad services APD offers are:

- ☐ Real Estate Development
- ☐ Environmental Assessments
- ☐ Design work
- ☐ Permitting
- ☐ Site preparation

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- ❑ Subcontractor assessment and evaluation
- ❑ General and commercial construction
- ❑ Remodeling and Revitalization
- ❑ On-going maintenance

Market Analysis Summary

In 2000, in Moldova, there were about 1.3 million housing units nationwide. Though the government has encouraged privatization of housing and individual home ownership. Most residents, particularly in urban areas, find home ownership to be far too expensive in a poor economy. The existing housing stock is in serious disrepair. Most structures were built before 1980 and maintenance has been poor. Only about 28.9% of all dwellings have an indoor bathroom; only 31% have access to a sewage system. About 62% of all households use wells as a primary source of water. In 1999, only 2,900 structures were completed. Most new housing is built with brick or stone and concrete frames. The Moldova area is in need of revitalization and development.

Target Market Segment Strategy

Since large-scale multi-family building construction has the highest average profit margin over single-family construction, APD will focus most of our efforts toward this base need. Usually large scale apartments require more resources of manpower and equipment, the limited land use and controlled cost of utility construction, shared structural supports and reproducibility make these projects more cost effective, and therefore, more affordable for the consumer. APD plans to accommodate efficiencies by strict cost accounting and supply management, and intensive and comprehensive project management capitalizing on APD's experience in the field.

Industry Analysis

The Moldova area is in need of active revitalization and development at this moment. Over the past 15 years, only limited housing improvements have been made. Moldova is ideally situated to take advantage of these new conditions and is experiencing a swift economic growth. This makes for a very attractive market for APD.

Moldovan's economic and political construction industry is highly fragmented across the nation. APD is a large company with many global partners that engage in "heavy" construction such as roads, shopping malls, etc. who often has a nationwide scope and employs several thousands workers. This creates a highly competitive market with low profit margins.

Competition and Buying Patterns

The housing market in Moldova is growing with a great demand for modernized housing where the need is currently greater than the supply. This is an excellent opportunity to gain market share and a defensible position in the industry.

Strategy and Implementation Summary

APD plans to market itself through a variety of methods. Our plan will use referral systems, governmental agency support and industry contacts.

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SWOT Analysis

□ Strengths

Moldova was the first country in Eastern Europe to complete land privatization. Instead of returning land to its original owners (or heirs) as was done in some countries, land in Moldova was distributed to people based on their position and tenure on the collective farm. Most people received small, non-contiguous parcels of land, usually less than two hectares (1 hectare equals 2.5 acres) a little bit of orchard, a little bit of vineyard, a little bit of crop land, etc. Joint stock companies, cooperatives, limited liability companies and farmer associations also make up the agricultural sector. Pasture land remains under state control. Because of these anti-market developments, Moldovan citizens were denied quality housing developments and improvements. Added to this unfavorable development was the historic deficiencies in Moldova (and other newly independent states) of collectivization—a carryover from the earlier Soviet communist orthodoxy.

Collective farm facilities have historically been divided on shares, rather than titles to individual ownership. People received shares of a building or equipment. Unfortunately, most of the collective farm facilities were destroyed in the privatization process, as people removed their portions of the facilities in the form of a window, a door, etc.

Today, life in the collective farm villages of Moldova is difficult by western standards. While electricity and telephones are common place, there is almost no indoor plumbing. Outhouses (without seats) are still widely used. Villagers must get their water from wells. Most villagers do not have cars and must rely on horses and wagons for transportation. While major roads are good, the quality of roads in the countryside is dismal. Many are not paved and the paved roads are in dire need of repair. There is a constant need to dodge potholes and large sections of missing asphalt. Many of the stores in the collective or state farm villages are vacant. New businesses struggle for survival. Hospitals have been closed and consolidated. Schools lack resources. Churches have re-opened. APD is fully aware of these present deficiencies of Moldovan housing and recognizes the Benefits of this APD/OPIC Proposed Project to provide affordable, environmentally safe, quality housing.

□ Weaknesses

Moldova is best known for vineyards and wine-making. Per capita wine consumption is among the highest in the world. Other major crops include grain, sugar beets, sunflower, tobacco and a wide variety of fruits and vegetables. Moldova boasts good "Chernozem" black soils, which under proper management and fertilization can produce high yields. Moldovan success in agriculture, while presently quite modest, can be significantly improved when quality housing is afforded to agricultural workers

for the simple reason that better housing for agricultural workers will stimulate greater production of existing rural agricultural fields.

□ Opportunities

APD's Business Plan and Business Model project itself within the unique parameters and limitations of the Moldovan economy. One of the reasons APD envisions

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successful and profitable work in Moldova is because housing quality is so poor and scarce. While APD's project is to build thousands of units of high quality, safe, and environmentally sound housing projects in Moldova, the successful APD modular approach and business model will deliver quality housing which in turn will produce beneficial effects for the quality of life and incentives for workers in Moldovan agriculture and other industries.

Because Moldova is a country, with more than 35 percent of its population engaged in agricultural production accounting for more than 40 percent of its gross national product, it is important to place the APD Business Plan into the context of assisting Moldovan economy in its diversification and expansion.

□ Threats

OPIC may be assured that in preparing this Business Plan, APD has been keenly aware of the unique regional factors impacting Moldova. For example, one of the unique regions of Moldova is that of the Dniestra region where Russian and Soviet-era influences remain. In contrast, Turkish Christians lay claim to another section of land in Southern Moldova. APD understands these local characteristics and cultural influences and chooses to work within the prevailing democratic and positive influences of the Moldovan economy.

Competitive Edge

In the construction industry the primary ways to compete are through low cost or better project management. APD has a unique competitive edge over most of its competitors. Mr. Alex Garkusha, APD's Executive Vice President, and other members of the Administrative team of APD strong political contacts with the Moldovan officials.

Marketing Strategy

APD plans to market itself through a variety of methods. First, the company will use a referral system with local government contacts. "Word-of-mouth" advertising will generate much interest as new and improved housing is developed in the area.

Sales Forecast

Sales forecasts are based on conservative estimates. We expect sales in Fall of 2007 and Winter of 2008 to be lower than desired as we adjust to a new client base. After that, we expect sales growth to be much higher as we gain market share. Break even point for sales is expected to be attained by mid fiscal year 2011.

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Management Summary

The company is planning to expand its personnel to add a number of job superintendents as soon as the number of projects increases. These superintendents will have the following duties:

- Direct supervision of all work at the job site.
- Quality control.
- Scheduling subcontractors and material deliveries.
- Verifying and insuring that all work is done in accordance with plans.
- Insuring that all work is performed in accordance with all government safety guidelines.

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SECTION III: Long Term Management by APD of Moldova Housing Project

To be coordinated with municipality and owners.

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**Appendix 1: GRAND HARBOR PALM COVE MARINA BROCHURE
AND FLOOR PLANS**

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**Appendix 2: AVISTA CONDOS AND APARTMENT FLOOR PLANS
BY APD DEVELOPERS WITH LIFESTYLE REALTORS**

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**Appendix 3: CASA BELLA BOOKLET WITH 1 BEDROOM AND 2 BEDROOM FLOOR
PLANS AND BUILDING LAND PARAMETERS**

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**Appendix 4: MOST CONSTRUCTION BOOKLET (PROPOSED CONTRACTOR UNDER
APD COMPANY PROJECT MANAGEMENT)**